

2 Housing Needs Assessment

2.1 DEMOGRAPHIC PROFILE

The type and amount of housing need in a community is largely determined by population growth and various demographic characteristics. These variables, including age, race/ethnicity, occupation, and income level, combine to influence the type of housing needed and the ability to afford housing. This section describes and analyzes the various population characteristics that determine the type of housing needed in Belmont.

POPULATION GROWTH AND TRENDS

Regional Growth

Belmont is an incorporated city in San Mateo County, one of the nine counties that make up the San Francisco Bay Area. The nine counties include Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma. Based on the projections made by the Association of Bay Area Governments in 2007, the region's population will grow by about 9 percent between 2005 and 2015 to a total population of more than 7.7 million. San Mateo County is expected to be one of the slower growing counties in the region.

Historical Population Growth

Belmont incorporated in 1926. Over the past 82 years, Belmont has grown from a small town of fewer than 1,000 residents to a community of about 26,000 in the year 2008. From the 1920s through 1950s, the City increased modestly to about 5,500 persons. Following the post-war boom, the population more than doubled to approximately 16,000 by 1960. By 1990, the population was more than 24,000 and in 2000 it was over 25,000. Between 2000 and 2005, the population growth rate slowed from 0.4 percent per year in the 1990s to 0.2 percent per year. Between 2005 and 2008, the growth picked up again to 0.8 percent per year, bringing the total population to 26,000 in 2008. Between 1990 and 2008, Belmont's average annual growth rate was 0.41 percent per year. During the same time period, the County's annual growth rate was 0.7 percent per year. Belmont's population represents approximately 3.5 percent of San Mateo County's total population, which was 736,951 in 2008.

Table 2-1 Historical Population Growth – Belmont and San Mateo County (1990-2008)

Year	1990	2000	2005	2008	1990-2008 Change
Belmont					
Population	24,165	25,123	25,389	26,000	
Numerical Change	--	958	266	611	1,835
Percent Change	--	4.0	1.1	2.4	7.6
Annual Rate of Change	--	0.39	0.21	0.80	0.41
San Mateo County					
Population	649,623	707,161	720,042	736,951	
Numerical Change	--	57,538	12,881	16,909	87,328
Percent Change	--	8.9	1.8	2.3	13.4
Annual Rate of Change	--	0.85	0.36	0.78	0.70

Source: US Census, 1990 and 2000; California Department of Finance, 2005 and 2008

Current population estimates vary depending on the source and projection method. This report uses the US Census population estimates for 1990 and 2000; the California Department of Finance estimates for 2008 as the baseline; and the 2007 ABAG Projections for any future projections, unless otherwise cited.

Population Growth Projections

The Association of Bay Area Governments (ABAG) is the agency responsible for projecting growth for the jurisdictions in the nine counties that make up the Bay Area. According to the California Department of Finance, in 2008 Belmont had already reached ABAG's projected 2010 population. According to ABAG, the 2007 projections presented a realistic assessment of growth in the region, based on trends in markets and demographics, while also recognizing local policies that promote more compact infill- and transit-oriented development (<http://www.abag.ca.gov/planning/>). However, the 2007 Projections do not include the impacts of the economic recession and housing market crisis which began in 2008.

Table 2-2 provides Belmont's and the County's ABAG 2007 growth projections. Given that Belmont is mostly built out, its population is projected to grow at a slower rate than the countywide average. Even though Belmont has already reached the forecasted 2010 population, with the current economy, it is unlikely that the City or County will grow at the projected rate between now and 2015.

Table 2-2 Projected Population Growth – Belmont and San Mateo County (2010-2035)

Year	2010	2015	2020	2025	2030	2035	2010-2035 Change
Belmont							
Population	26,000	26,900	27,800	28,300	28,700	29,200	
Numerical Change	0	900	900	500	400	500	3,200
Percent Change	0.0	3.5	3.3	1.8	1.4	1.7	12.3
Annual Rate of Change	0.00	0.68	0.66	0.36	0.28	0.35	0.47
San Mateo County							
Population	741,000	772,300	800,700	823,400	842,600	861,600	
Numerical Change	4,049	31,300	28,400	22,700	19,200	19,000	120,600
Percent Change	0.5	4.2	3.7	2.8	2.3	2.3	16.3
Annual Rate of Change	0.27	0.83	0.72	0.56	0.46	0.45	0.60

Source: ABAG, 2007

AGE CHARACTERISTICS

Belmont housing needs are determined in part by the age characteristics of residents. Each age group has distinct lifestyles, family type and size, income levels, and housing preferences. As people move through each stage of life, their housing needs and preferences also change. As a result, evaluating the age characteristics and trends of a community is important in understanding existing and future housing needs. Table 2-3 illustrates the age characteristics of Belmont residents. Chart 2-1 compares major age categories of Belmont's population to the County and the State.

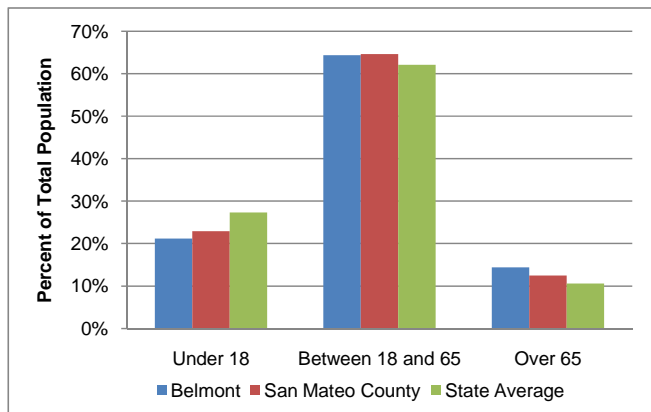
Age Cohorts

Table 2-3 Age Cohorts – Belmont (1990-2008)

Cohort	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
Under 5 years	1,430	6	1,512	6	1,543	6
5 to 9 years	1,130	5	1,420	6	1,522	6
10 to 14 years	1,064	4	1,239	5	1,406	6
15 to 17 years	642	3	674	3	849	3
<i>Children subtotal</i>	4,266	18	4,845	19	5,320	21
18 to 20 years	840	3	698	3	763	3
21 to 24 years	1,441	6	945	4	954	4
<i>Young Adult subtotal</i>	2,281	9	1,643	7	1,717	7
25 to 34 years	4,902	20	4,210	17	2,500	10
35 to 44 years	4,293	18	4,798	19	4,274	17
45 to 49 years	1,801	7	1,933	8	2,263	9
<i>Adults subtotal</i>	10,996	46	10,941	44	9,037	36
50 to 54 years	1,378	6	1,828	7	1,992	8
55 to 59 years	1,292	5	1,456	6	1,921	8
60 to 64 years	1,159	5	1,083	4	1,479	6
<i>Empty Nesters subtotal</i>	3,829	16	4,367	17	5,392	21
65 to 74 years	1,788	7	1,763	7	1,872	7
75 to 84 years	747	3	1,189	5	1,211	5
85 years and over	220	1	375	1	532	2
<i>Seniors subtotal</i>	2,755	11	3,327	13	3,615	14
Total	24,127	100	25,123	100	25,081	100
Median Age	36.4		38.8		38.8	

Source: US Census, 1990 and 2000; Claritas, 2008

Chart 2-1 Age Cohort Summary - Belmont, San Mateo County, California (2008)



Source: Claritas, 2008

Since 1990, the number of children (ages 0-17) in Belmont grew at an average rate of 1.2 percent per year, from 4,266 to 5,320 in 2008. Children have increased from 18 percent of the total population to 21 percent. However, this is a lower percentage of children in the City's population than in San Mateo County and the California average.

The number of young adults (ages 18-24) decreased at an average rate of 1.6 percent per year, from 2,281 to 1,717. The greatest loss of young adults occurred between 1990 and 2000 (-638 persons), while the number in this cohort grew slightly between 2000 and 2008. Generally, young adults leave home, and are students or working at lower-paying jobs, which means they live in dormitories, or rent and share housing.

The number of adults (ages 25-49) has decreased at an average rate of 1.1 percent between 1990 and 2008, from 10,996 to 9,037 respectively. This cohort shrank by less than 1 percent between 1990 and 2000 but by 17 percent (-1,904 persons) between 2000 and 2008. However, adults continue to be the largest cohort living in Belmont, at 36 percent of the total population. Typically, adults between the ages of 25 and 49 are getting married, living as DINKs (double-income, no kids) potentially in rental housing or condominiums, then buying single-family homes and raising children. Given the high home prices in Belmont, housing options for adults are generally limited to the rental market, which may contribute to the decrease in the size of this cohort.

Since 1990, the number of empty nesters (ages 50-64) adults increased at an average rate of 1.9 percent per year, from 3,829 to 5,392 in 2008. This age cohort has increased from 16 percent of the population to 21 percent. These residents are usually at the peak of their earning power and are more likely to be homeowners. Typically, children have moved out, leaving one or two adults living in a single-family home with two or more bedrooms.

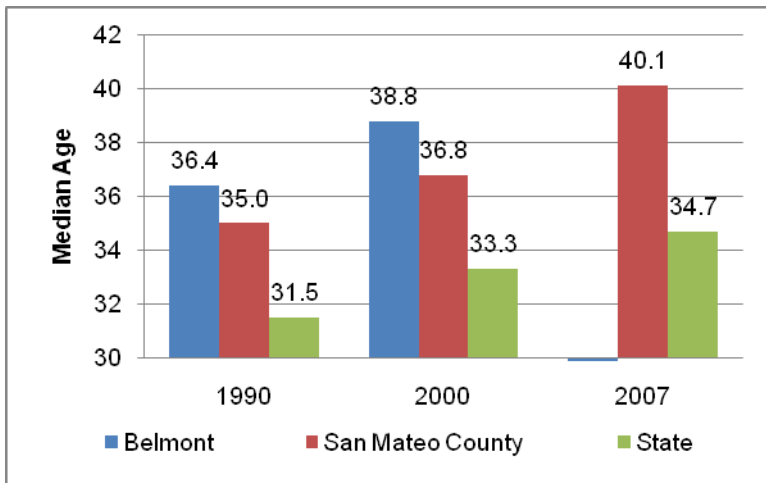
Similar to countywide trends, the senior population (ages 65 and up) has grown since 1990, climbing 21 percent from 2,755 to 3,327 (572 persons) in 2000. This cohort grew by 9 percent (288 persons) between 2000 and 2008. The senior cohort now represents 14 percent of the total Belmont population; compared to 11 percent in 2000. The recent growth, particularly in seniors older than 85, can be attributed to the construction of three senior assisted-living projects (Silverado Senior Living, Belmont Vista, and Sunrise of Belmont built in 2000, 2001, and 2002

respectively) which added about 250 new units. Typically, seniors live in single-family homes, but may consider trading down from larger homes to smaller dwellings such as condominiums or retirement communities in areas with better pedestrian and public transportation access. To remain in their homes, some seniors may also participate in home sharing programs, such as the home sharing program facilitated by the local non-profit, HIP Housing.

Median Age

The growth of the empty nester and senior cohorts between 1990 and 2000 contributed to a 7 percent increase in the median age in Belmont from 36.4 to 38.8. This is a slightly faster growth in median age than the County (5 percent increase) and the State of California (6 percent increase). Median age data for Belmont is unavailable for more recent years; however, the median age for San Mateo County increased significantly (3.3 years or 9 percent) between 2000 and 2007 according to the 2007 American Community Survey. Whether the City's population will continue to get older on average depends, in part, on the desire of current residents to remain in the city as they age, and the availability of housing and support services that meet their changing needs.

Chart 2-2 Median Age Trends – Belmont, San Mateo County, California (1990-2007)



Source: US Census, 1990 and 2000; California and San Mateo County 2007 – American Community Survey
(Data unavailable for the City of Belmont)

RACE AND ETHNICITY

The San Francisco Bay Area has experienced gradual changes in the race and ethnic composition of residents. Race and ethnic change may have implications for housing needs to the extent that groups have different household characteristics and income levels that affect their preferences for housing. Understanding these changes thus provides a factor for consideration while addressing housing needs.

As of 2008, Caucasians comprised the largest race/ethnic group in Belmont, as they were in 1990 and 2000. However, the number of persons in this racial cohort has been declining at an average rate of 1 percent per year, from 87 percent of the total population to 69 percent. Therefore, between 1990 and 2008, minorities increased from almost 14 percent to 31 percent of the City's population, with the largest increase evident among Asians and Pacific Islanders. The countywide population is more diverse, with minorities comprising 41 percent of residents in 2000. Table 2-4 shows the changes in the racial and ethnic composition of Belmont residents. Chart 2-3 compares the racial diversity of Belmont and San Mateo County in 2000.

Table 2-4 Race and Ethnicity – Belmont (1990-2008)

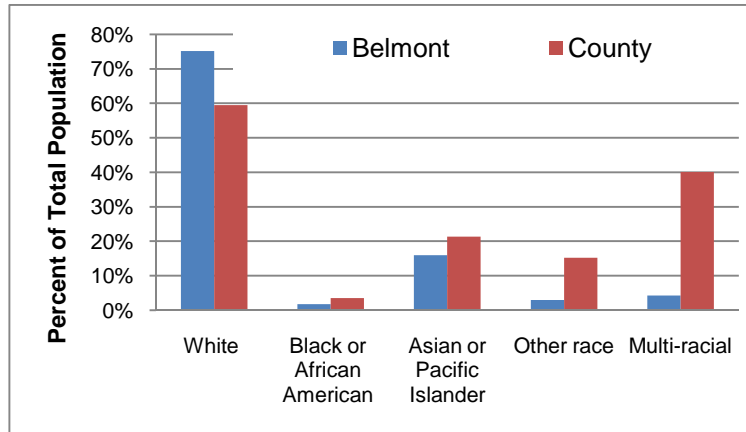
	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
Race						
White/Caucasian	20,950	87	18,889	75	17,413	69
Black	384	2	422	2	464	2
Asian & Pacific Islander	2,414	10	4,014	16	5,175	21
Other Race ¹	379	2	731	3	775	3
Multi-racial			1,067	4	1,254	5
Total	24,127	100	25,123	100	25,081	100
Ethnicity						
Hispanic or Latino ²	1,755	7	2,090	8	2,183	9
Not Hispanic	22,372	93	23,033	92	22,898	91
Total	24,127	100	25,123	100	25,081	100

1. Other Race includes American Indian and Alaska Native.

2. Persons of Hispanic/Latino ethnicity may be of any race.

Note: Significant changes were made between the 1990 and 2000 regarding how the Census Bureau asked people to report their race and ethnic origin. While the Bureau asked people to report their race and whether or not they were Spanish, Hispanic, or Latino in 1990, in 2000, this question was moved to a more prominent place in the census. Furthermore, whereas people could only mark one race in the 1990 Census, the 2000 Census allowed people to mark one or more races. "Census 2000 Brief: Overview of Race and Hispanic Origin." March 2001. <http://www.census.gov/prod/2001pubs/cenbr01-1.pdf>

Source: US Census, 1990 and 2000, Claritas 2008

Chart 2-3 Race as Percent of Total Population – Belmont and San Mateo County (2000)

Source: US Census, 2000

2.2 EMPLOYMENT CHARACTERISTICS AND TRENDS

REGIONAL EMPLOYMENT TRENDS

Belmont and San Mateo County are part of the larger San Francisco-San Mateo-Redwood City Metropolitan Division (West Bay). As of May 2009, the professional and business services (203,300 employees); trade, transportation, and utilities (148,000 employees); government (138,800 employees); and, leisure and hospitality services (122,500 employees) are the largest industries in the West Bay. Within these industries, a few of the sectors with the most number of employees are retail trade; professional, scientific and technical services such as computer systems design and related services; health care and social assistance; accommodation and food services; and, state and local governments (EDD, Labor Market Summary, June 2009).

The most recent industry projections from the Employment Development Department for 2006 to 2016 indicated that professional and business services and chemical manufacturing would be the strongest growing sectors (EDD, 2006-2016 Projection Highlights).

Table 2-5 Regional Employment Projections by Industry – West Bay Region (2006-2016)

Industry Title	Annual Average Employment		Employment Change 2006-2016	
	2006	2016	Numerical	Percent
Farm	2,800	2,400	400	-14.3
Natural Resources and Mining	200	200	0	0.0
Construction	43,100	48,900	5,800	13.5
Manufacturing	43,500	48,500	5,000	11.5
Durable Goods	21,200	22,700	1,500	7.1
Nondurable Goods	22,300	25,800	3,500	15.7
Trade, Transportation, and Utilities	162,400	166,800	4,400	2.7
Wholesale Trade	26,700	28,900	2,200	8.2
Retail Trade	93,600	97,100	3,500	3.7

Table 2-5 Regional Employment Projections by Industry – West Bay Region (2006-2016)

<i>Industry Title</i>	<i>Annual Average Employment</i>		<i>Employment Change 2006-2016</i>	
	<i>2006</i>	<i>2016</i>	<i>Numerical</i>	<i>Percent</i>
<i>Transportation, Warehousing, and Utilities</i>	42,100	40,800	-1,300	-3.1
<i>Utilities</i>	7,300	5,300	-2,000	-27.4
<i>Transportation and Warehousing</i>	34,800	35,500	700	2.0
Information	39,000	40,500	1,500	3.8
Financial Activities	88,700	90,700	2,000	2.3
<i>Finance and Insurance</i>	67,500	69,400	1,900	2.8
<i>Real Estate and Rental and Leasing</i>	21,200	21,300	100	0.5
Professional and Business Services	191,700	218,800	27,100	14.1
<i>Professional, Scientific, and Technical Services</i>	114,900	135,900	21,000	18.3
<i>Management of Companies and Enterprises</i>	19,700	22,100	2,400	12.2
<i>Administrative and Support and Waste Management and Remediation Services</i>	57,100	60,800	3,700	6.5
Education Services, Health Care and Social Assistance	103,200	109,300	6,100	5.9
<i>Educational Services (Private)</i>	24,200	26,400	2,200	9.1
<i>Health Care and Social Assistance</i>	79,000	82,900	3,900	4.9
Leisure and Hospitality	119,900	135,200	15,300	12.8
<i>Arts, Entertainment, and Recreation</i>	19,100	21,000	1,900	9.9
<i>Accommodation and Food Services</i>	100,800	114,200	13,400	13.3
Other Services	37,300	39,800	2,500	6.7
Government	135,400	138,600	3,200	2.4
<i>Federal Government</i>	19,900	18,500	-1,400	-7.0
<i>State and Local Government</i>	115,500	120,100	4,600	4.0
Total Employment	1,086,800	1,169,700	82,900	7.6

Notes: March 2007 Benchmark. Totals may not add up due to rounding.

Source: California Employment Development Department, 2006-2016 Industry Employment Projections

The EDD projections indicate that the 10 fastest growing occupations in the region between 2006 and 2016 were expected to be:

- Biomedical Engineers;
- Network Systems and Data Communications Analysts;
- Medical Scientists, Except Epidemiologists;
- Computer Software Engineers, Applications;
- Biochemists and Biophysicists;
- Natural Sciences Managers;
- Industrial Engineers;

- Veterinary Technologists and Technicians;
- Biological Technicians; and,
- Chemical Technicians.

Most of the fastest growing occupations are well-paid, professional positions. However, the occupations forecasted to have the most job openings include retail salespersons, waiters and waitresses, cashiers, counter attendants, personal and home care aides, computer software engineers, janitors, and other customer service representatives. These positions are generally low-wage positions. In addition, the EDD projections do not reflect the recession which began in 2008. The cooling housing market, high oil prices, and related downturn in the national and global economies will impact employment in the Bay Area.

Regional Unemployment

The most visible impact of the current housing crisis and recession so far is the increasing unemployment rate. In July 2008, unemployment for San Mateo County was 5.1 percent, and only 4.3 percent in Belmont (EDD, Labor Market Summary, July 2008). By May 2009, unemployment in the County had increased to 8.4 percent, and 7.2 percent in Belmont (EDD, San Mateo County Profile, June 2009). In the San Francisco-San Mateo-Redwood City region, between 2007 and 2008 the retail, leisure and hospitality, construction, and financial services sectors were hit with the most job losses (Employment Development Department, January 23, 2009). At this point, it is unknown how long this current downturn will last and how it will affect employment and housing opportunities in the region and Belmont specifically.

Employment Survey by Income Level

Homeownership is increasingly difficult to achieve, even for middle class working professionals. Traditionally, middle class professions have included teachers, police officers, fire fighters, and nurses. Because of high housing prices in Belmont and the County as a whole, some of these professionals are forced to live further away where homes are less costly and have to commute longer distances to their place of work. Table 2-6 indicates the mean annual salaries of occupations in western Bay Area counties - San Mateo, San Francisco, and Marin - including teachers, fire fighters, police officers, and librarians. (California Employment Development Department, 2009)

Table 2-6 Salary Survey - West Bay Area Region (1st Quarter 2008)

	<i>Hourly Mean</i>	<i>Estimated Annual Salary</i>
<i>Extremely Low Income 1-person Household (Less than \$23,750)</i>		
Service Station Attendant	\$10.51	\$21,863
Personal and Home Care Aides	\$11.17	\$23,168
<i>Very Low Income 1-person Household (Between \$23,751 and \$39,600)</i>		
Child Care Worker	\$13.81	\$28,722
Retail Salesperson	\$13.97	\$29,049
Hairdresser, Hairstylist, and Cosmetologist	\$15.55	\$32,350
Landscaping and Grounds-keeping Worker	\$15.90	\$33,087
Preschool Teacher	\$17.10	\$35,574

Table 2-6 Salary Survey - West Bay Area Region (1st Quarter 2008)

	<i>Hourly Mean</i>	<i>Estimated Annual Salary</i>
<i>Low Income 1-person Household (Between \$39,601 and \$63,350)</i>		
Child, Family, and School Social Worker	\$24.15	\$50,228
Construction and Related Worker	\$24.24	\$50,430
Elementary School Teacher		\$60,216
<i>Moderate Income 1-person Household (Between \$63,351 and \$81,300)</i>		
Middle-school Teacher		\$64,256
High-school Teacher		\$64,666
Librarian	\$32.76	\$68,153
Police and Sheriff Patrol Officer	\$35.61	\$74,069
Fire Fighter	\$37.77	\$78,562
<i>Above Moderate Income 1-person Household (More than \$81,300)</i>		
Computer Programmer	\$42.82	\$89,072
Database Administrator	\$44.12	\$91,749
Registered Nurse	\$44.46	\$92,477
Veterinarian	\$49.82	\$104,000
<i>Above Moderate Income 4-person Household (More than \$116,150)</i>		
Construction Manager	\$55.33	\$115,000
Dentist	\$66.32	\$138,000

Source: California Employment Development Department, 2009

Most of the above positions would be considered to be lower-income for a family of four persons with one wage earner (see Table 2-19). For a family with two wage earners, such as two social workers, the household would be classified as moderate or above moderate-income.

San Mateo County Employers

Belmont is close to many of the County's major employers (see Table 2-7), which makes it a desirable place to live. According to the Association of Bay Area Governments (ABAG), in 2005 Belmont had approximately 8,100 jobs, about 2 percent of the County's total employment.

Table 2-7 San Mateo County Largest Employers (2006)

<i>Employer</i>	<i>Industry</i>	<i>Location ¹</i>	<i>Employees</i>
United Airlines	Airline	SFO (10 miles)	10,328
Oracle Corporation	Software	Belmont/ Redwood Shores (1.5 miles)	7,000
Genentech Inc.	Biotechnology	South San Francisco (15 miles)	5,763
County of San Mateo	Government	Redwood City (1 mile)	5,288

Table 2-7 San Mateo County Largest Employers (2006)

<i>Employer</i>	<i>Industry</i>	<i>Location</i> ¹	<i>Employees</i>
Kaiser Permanente	Healthcare	Redwood City (5 miles)	3,992
United States Postal Service	Government	Various - Belmont	2,396
Safeway Inc.	Supermarket	Various - Belmont	2,140
Applera (Applied Biosystems)	Biotechnology	Foster City (7 miles)	2,000
Electronic Arts	Media	Redwood Shores (2 miles)	1,800
Mills-Peninsula Health Services	Health Care	San Mateo (5 miles)	1,800
Siebel Systems	Software	San Mateo (3 miles)	1,550
Stanford Linear Accelerator	Research and Development	Menlo Park (10 miles)	1,500
San Mateo County Community College District	Education	Various	1,450
SRI International	Research and Development	Menlo Park (7 miles)	1,397
Catholic Healthcare West	Health Care	Redwood City (4 miles)	1,215
Franklin Templeton Investments	Financial Services	San Mateo (2 miles)	1,200

1. Distance measured approximately from City Hall.

Source: County Profile 2006

LOCAL EMPLOYMENT GROWTH

Projected Employment Growth

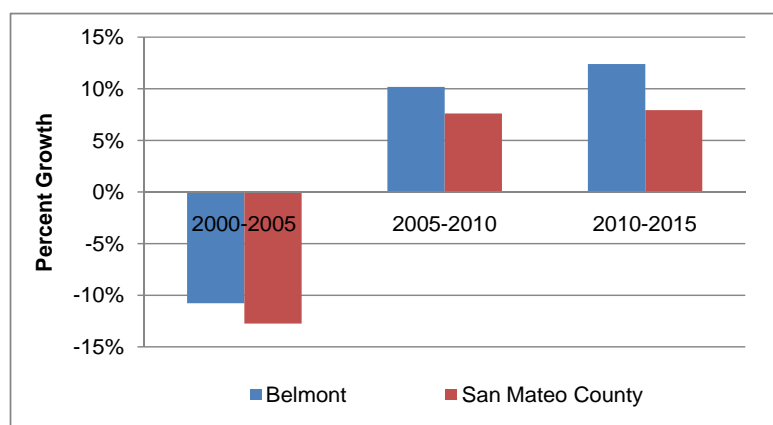
In 2007, ABAG projected that the number of jobs in Belmont would increase by 10 percent or 700 jobs between 2005 and 2010, and by 12 percent or 940 jobs between 2010 and 2015 to a total of approximately 8,500 jobs. These projections are based on the assumption that the local economy recovers from the dot.com bust by 2010, and then grows at a faster rate than the County. As mentioned previously, the ABAG forecasts do not reflect the current downturn in the economy or other potential projects, such as the high speed rail alignment on the Peninsula, which may impact employment in Belmont. Therefore, it is likely that the number of jobs in Belmont will not grow at the projected rate.

Table 2-8 Historical and Projected Employment – Belmont and San Mateo County (2000-2015)

Year	2000	2005	2010	2015	2000-2015 Change
Belmont					
Jobs	7,710	6,880	7,580	8,520	
Numerical Change	--	-830	700	940	810
Percent Change	--	-11	10	12	11
Annual Rate of Change	--	-2.3	2.0	2.4	0.7
San Mateo County					
Jobs	386,590	337,350	363,060	391,910	16
Numerical Change	--	-49,240	25,710	28,850	5,320
Percent Change	--	-13	8	8	1
Annual Rate of Change	--	-2.7	1.5	1.5	0.1

Source: ABAG Projections 2007

Chart 2-4 Historical and Projected Percent Job Growth, Belmont and San Mateo County, 2000-2015



Source: ABAG Projections, 2007

Belmont's Labor Force

In 2000, Belmont's total number of employed residents was 14,238. More than half of the employed residents in Belmont held management and professional occupations (54 percent), and almost a third held sales and office occupations. The civilian labor force profile of Belmont is very similar to San Mateo County as a whole. The main differences are found in the management and professional (43 percent in the County compared to 54 percent in Belmont), and service occupations (14 percent in the County compared to 7 percent in Belmont), which are reflected in the professional and services industry sectors.

The management and professional sector includes occupations such as business managers, business operations specialists, and financial specialists; as well as architects, engineers, scientists, lawyers, educators, and healthcare practitioners. Approximately 24 percent of all Belmont residents work in management, business and financial operations professionals, while only 19 of County residents hold these types of typically high-paying, above-moderate income positions. The service sector includes moderate-income occupations such as healthcare support and protective services (including fire fighters and law enforcement officers); as well as very low- and low-income food preparers and servers, building maintenance personnel, and personal care occupations. Belmont has a lower percentage of residents (3 percent of all workers) working in the low-income service occupations than the County (8 percent of all workers).

Table 2-9 Occupations of Labor Force - Belmont and San Mateo County (2000)

	<i>Belmont</i>		<i>San Mateo County</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Management and Professional	7,745	54	154,419	43
Service	998	7	48,869	14
Sales and Office	3,786	27	98,865	27
Farming, Fishing, and Forestry	0	0	1,157	0
Construction, Extraction and Maintenance	874	6	27,227	8
Production, Transportation and Material Moving	835	6	31,103	9
Total Employed	14,238	100	361,640	100

Source: US Census, 2000

Commute Patterns

Residential commute patterns show that Belmont is a bedroom community for neighboring job centers. The 2000 US Census estimated that about 10 percent of Belmont's employed residents work in Belmont, 53 percent work in San Mateo County, and 37 percent work outside the County. Fewer Belmont residents (10%) work in their home town (of Belmont) than do residents of other communities in the County (17%); however, a greater percentage of Belmont residents work in the County than do County residents as a whole (37% and 42% respectively.)

Table 2-10 Commute Patterns – Belmont and San Mateo County (2000)

	<i>Belmont</i>		<i>County</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
<i>Work Location ¹</i>				
Worked in Place of Residence	1,407	10	60,187	17
Worked in the County	8,737	63	206,093	58
Worked outside County	5,182	37	148,003	42
<i>Commute Time to Work</i>				
0-14 Minutes	3,205	23	89,504	25
15-29 Minutes	5,129	37	125,406	35
30-44 Minutes	3,299	24	81,561	23
45 Minutes or more	2,286	16	57,625	16
Total Workers over age 16	13,919	100	354,096	100
<i>Means of Commute</i>				
Car, truck, or van:	12,637	91	301,433	85
<i>Drove alone</i>	11,302	89	256,066	85
<i>Carpooled</i>	1,335	11	45,367	15
Public transportation:	527	4	26,029	7
<i>Bus or trolley bus</i>	180	34	12,075	46
<i>Railroad</i>	328	62	5,894	23
<i>Other public transportation (streetcar, ferry, taxi, subway)</i>	19	4	8,060	31
Bicycle	49	0	2,896	1
Walked	190	1	7,609	2
Other means (including motorcycle)	60	0	3,284	1
Worked at home	456	3	12,845	4
Total Workers over age 16	13,919	100	354,096	100

1. Numbers are not mutually exclusive.

Source: US Census 2000

JOBS-HOUSING BALANCE

Businesses in the Bay Area are expected to generally create jobs at an increasingly faster rate (10 to 12 percent growth) than new housing (2 percent growth) is provided to support those jobs. This jobs-housing imbalance in the region as a whole has long-term regional planning implications. In particular, it escalates housing prices because demand outpaces supply. This problem is compounded by the fact that the region's overall housing stock does not include sufficient numbers of units at price ranges that are commensurate with the income of many households. This affordability crisis especially impacts lower-income renters and first-time homebuyers.

There are a variety of methods to evaluate the balance of employment and housing. The simplest method is a jobs-per-housing unit ratio that compares available housing and available jobs in a community. However, this does not address the fact that many households have more than one member who is employed. Belmont is generally job-poor with fewer jobs than available housing units, while San Mateo County has many more jobs than available housing units. Both jurisdictions added 2 percent more housing units; but while the County lost 13 percent of its jobs, Belmont only lost 11 percent of its jobs.

Table 2-11 Jobs per Housing Unit Ratio – Belmont and San Mateo County (2000-2005)

	2000			2005		
	<i>Jobs</i>	<i>Housing Units</i>	<i>Ratio</i>	<i>Jobs</i>	<i>Housing Units</i>	<i>Ratio</i>
Belmont	7,710	10,577	0.7	6,880	10,745	0.6
County	386,590	260,578	1.5	337,350	266,2551	1.3

Source: Housing – CA Department of Finance, 2008; Jobs – ABAG, 2007

Another method to evaluate the relationship between employment and housing is to compare the number of employed residents to the number of jobs in a jurisdiction. A jobs per employed residents ratio of 1.0 would indicate that there are an equal number of jobs as employed residents. A ratio greater than 1.0 suggests a net in-commute of workers into the city; a ratio less than 1.0 suggests a net out-commute. Belmont's ratio of 0.7 indicates that many residents commute out of the City to work; however, this ratio improved between 2000 and 2005. This ratio does not address whether the jobs available in a jurisdiction match the occupations of the residents. As shown in Table 2-10 (page 2-14), 10 percent of Belmont residents worked in the City in 2000, according to the Census. (Based on the number of jobs listed by ABAG in Table 2-8 on page 2-13, this percentage could be as high as 18 percent).

Table 2-12 Jobs per Employed Resident Ratio – Belmont (2000-2005)

<i>Year</i>	<i>Jobs</i>	<i>Employed Residents</i>	<i>Ratio</i>
2000	7,710	14,663	0.5
2005	6,880	10,577	0.7

Source: ABAG, 2007

2.3 HOUSEHOLD CHARACTERISTICS AND TRENDS

TOTAL HOUSEHOLDS

In 2008, there were an estimated 10,703 households in the City of Belmont, based on data from the California Department of Finance. The number of households grew by 3 percent between 1990 and 2000 from 10,105 to 10,418 households, at an average rate of 0.3 percent per year. This growth rate continued between 2000 and 2005, and then increased slightly between 2005 and 2008. According to the ABAG Projections 2007, Belmont was forecasted to have 11,170 households in 2015. To meet this forecast, the growth rate would have to be approximately 0.8 percent for 2009 and 2010, and almost 0.6 between 2010 and 2015. Due to the current economic downturn, the growth projections for 2015 are unlikely to be met.

Table 2-13 Historical Household Growth and Future Projections – Belmont and San Mateo County (1990-2015)

Year	1990	2000	2005	2008	2010	2015	1990-2015 Change
Belmont							
Households	10,105	10,418	10,584	10,703	10,870	11,170	
Numerical Change		313	166	119	167	300	1,065
Percent Change		3.1	1.6	1.1	1.6	2.8	10.5
Annual Rate of Change		0.31	0.32	0.37	0.78	0.55	0.40
San Mateo County							
Households	241,914	254,103	259,813	263,135	267,230	277,090	
Numerical Change		12,189	5,710	3,322	4,095	9,860	35,176
Percent Change		5.0	2.2	1.3	1.6	3.7	14.5
Annual Rate of Change		0.49	0.45	0.42	0.78	0.73	0.54

Source: US Census 1990 and 2000; CA Department of Finance, 2008 (Years 2005 and 2008); ABAG, 2007 (Projections for 2010, 2015)

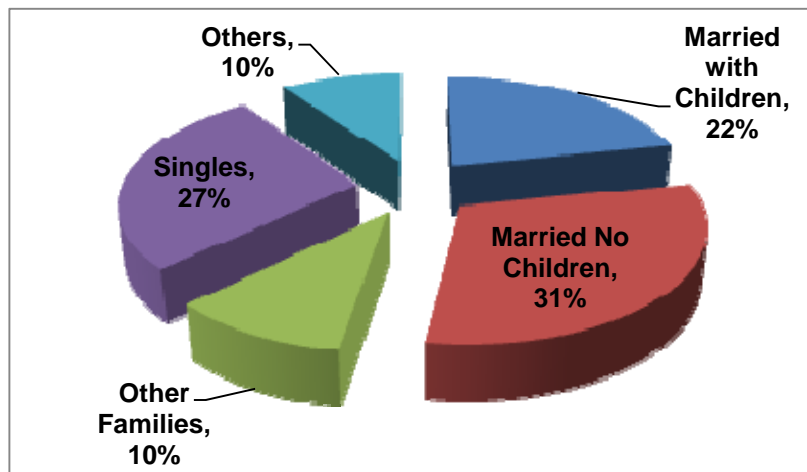
HOUSEHOLD TYPES

The proportions of household types in Belmont have generally not changed since 1990. Claritas, a private demographic data and market research firm, provided the estimate of total households as 10,374 in 2008, 329 fewer than the Department of Finance estimate. Claritas estimated that 63 percent were family households (Table 2-14); comprised of married couple families with or without children, as well as other family types, such as female-headed households with children. Non-families, including singles and other households such as roommates, made up 37 percent of households in Belmont. As was the case in 1990, singles comprised 27 percent of all households in the City.

Table 2-14 Household Types – Belmont (1990-2008)

Household Type	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
Families	6,346	63	6,547	63	6,506	63
Married with Children	2,103	21	2,264	22	2,260	22
Married No Children	3,230	32	3,211	31	3,178	31
Other Families	1,013	10	982	9	1,068	10
Non-Families	3,759	37	3,871	37	3,868	37
Singles	2,729	27	2,838	27	2,850	27
Others	1,030	10	1,033	10	1,018	10
Total Households	10,105	100	10,418	100	10,374	100

Source: US Census 1990, 2000; Claritas, 2008

Chart 2-5 Household Types – Belmont (2008)

Source: Claritas, 2008

Households made up of married families without children still comprise the largest type of household, representing 31 percent of all households. Singles are the next largest household type, with 27 percent of the total. The household category for persons living alone grew by 4 percent since 1990, with most of the growth occurring in the 1990s. Since 2000, this group has grown very slowly (average 0.1 percent per year). The number of married couples with children also increased in the 1990s (almost 8 percent increase), but has since declined slightly (by 0.2 percent).

HOUSEHOLDS BY TENURE

The number of households owning their homes has remained steady at approximately 60 percent since 1990, as seen in Table 2-15. The increase in home ownership between 1990 and 2000 is congruent with the good economic times in the late 1990s. The decrease in home ownership between 2000 and 2008 may reflect the impact of the dot.com bubble bursting and the loss of local and regional jobs, and the rapid increase in housing values in the local and global markets

since the late 1990s. The number of San Mateo County households owning their homes increased by about a percentage point to 61 percent between 1990 and 2000. Approximately 57 percent of households owned their homes in 2000 in the State of California, up from 56 percent in 1990.

Table 2-15 Tenure of Occupied Housing Units – Belmont and San Mateo County (1990–2008)

	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
Belmont						
Owner-occupied	5,892	58.3	6,270	60.2	6,212	59.9
Renter-occupied	4,213	41.7	4,148	39.8	4,162	40.1
Total	10,105	100.0	10,418	100.0	10,374	100.0
San Mateo County						
Owner-occupied	145,552	60.2	156,133	61.4		
Renter-occupied	96,362	39.8	97,970	38.6		
Total	241,914	100.0	254,103	100.0		

Source: US Census, 1990 and 2000, Claritas, 2008

HOUSEHOLD SIZE

Persons per Household

Persons per household is an important indicator of the relationship between population growth and household formation. For example, if the number of persons per household is decreasing, then households are forming at a faster rate than population growth. Conversely, if population is growing faster than households, then the persons per household would be increasing. Belmont's average household size has been stable since 1990, at 2.37 persons per household. The average household size for San Mateo County increased by 5 percent between 1990 and 2008, from 2.63 to 2.76 persons per household. The average household size in the County is higher than the average household size in Belmont.

Table 2-16 Persons per Household – Belmont and San Mateo County (1990-2008)

	1990	2000	2008
Belmont	2.37	2.35	2.37
San Mateo County	2.63	2.74	2.76

Source: US Census 1990, 2000; Department of Finance E5 Report, 2008

Household Type by Household Size

In 2000, 2-person households, comprising 37 percent of all households, was the largest category of household size in Belmont. One-person households represented more than a quarter of the total households in the City. Therefore, almost 65 percent of Belmont's households were one- or two-person households. Households with four or fewer persons are considered small households. In Belmont in 2000, 94 percent of all households were small households, and 6 percent were large households. In San Mateo County, less than 60 percent of the households were 1- or 2-person households. Eight-seven (87) percent of all the County's households were small households, and 13 percent were large households.

Table 2-17 Household Type by Household Size – Belmont and San Mateo County (2000)

Household Size	Family households		Non-family households		Total	
	Number	Percent	Number	Percent	Number	Percent
Belmont						
1-person			2,838	73	2,838	27
2-person	3,033	46	852	22	3,885	37
3-person	1,607	25	122	3	1,729	17
4-person	1,352	21	39	1	1,391	13
5-person	403	6	11	0	414	4
6-person	101	2	7	0	108	1
7-or-more person	51	1	2	0	53	1
Total	6,547	100	3,871	100	10,418	100
San Mateo County						
1-person			62,626	76	62,626	25
2-person	64,875	38	16,074	19	80,949	32
3-person	38,559	23	2,602	3	41,161	16
4-person	35,648	21	878	1	36,526	14
5-person	16,435	10	350	0	16,785	7
6-person	7,385	4	152	0	7,537	3
7-or-more person	8,347	5	172	0	8,519	3
Total	171,249	100	82,854	100	254,103	100

Source: US Census, 2000

Between 1990 and 2000, the number of 1-person households that owned their homes increased by 15 percent, such that 38 per cent of all 1-person households owned their home and 62 percent rented. Almost 60 percent of the small households owned their home, which is 2 percentage points more than the number of small households that owned in 1990. Almost 75 percent of large households owned their home, about the same as in 1990.

Table 2-18 Tenure by Household Size – Belmont (2000)

Household Size	Owner-occupied		Renter-occupied		Total	
	Number	Percent of Cohort	Number	Percent of Cohort	Number	Percent of Cohort
1-person	1,087	38	1,751	62	2,838	100
2-persons	2,504	64	1,381	36	3,885	100
3-persons	1,184	68	545	32	1,729	100
4-persons	1,069	77	322	23	1,391	100
Small households subtotal	5,844	59	3,999	41	9,843	100
5-persons	304	73	110	27	414	100
6-persons	84	78	24	22	108	100
7-or-more persons	38	72	15	28	53	100
Large households subtotal	426	74	149	26	575	100
Total	6,270	60	4,148	40	10,418	100

Source: US Census, 2000

HOUSEHOLD INCOME

Household income is the most important factor affecting housing opportunity, determining a household's ability to balance housing costs with other basic necessities of life. Income levels can vary considerably among households, based upon tenure, household type, location of residence, and/or race/ethnicity, among other factors.

San Mateo County Income Distribution

In preparing housing elements, State law requires each jurisdiction to analyze the distribution of income in a community. Table 2-19 provides the details of the California Department of Housing and Community Development (HCD) 2009 Income Limits. The distribution of income is divided into four categories that are defined in relation to the County median family income (MFI), which is estimated to be \$96,800 for 2009. Therefore, if a family of four in San Mateo County makes less than the income listed, they qualify as:

- Extremely Low Income: up to \$33,950
- Very Low Income: up to \$56,550
- Low Income: up to \$90,500
- Moderate Income: up to \$116,150

Table 2-19 San Mateo County Area Median Income by Family Size (2009)

<i>Persons in Household</i>	1	2	3	4	5	6	7	8
Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
Very Low	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
Low	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
Moderate	81,300	92,900	104,550	116,150	125,450	134,750	144,050	153,300
Median	67,750	77,450	87,100	96,800	104,550	112,300	120,050	127,800

Source: HCD 2009 Income Limits

Family Income

In 1999 the median family income was \$80,737 for San Mateo County and \$95,722 for Belmont. The State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) data, (Census data specially tabulated by the US Department of Housing and Urban Development) includes data related to housing problems with estimates for the number of households in each income category.

Table 2-20 summarizes the income groups by tenure for Belmont and San Mateo County in 2000 based on the median family incomes reported for 1999. Approximately 7 percent of all households in Belmont would be considered extremely low income, (10 percent of all renter households and 5 percent of ownership households.) In San Mateo County almost 10 percent of all households would be considered extremely low income, (15 percent of all renter households and 6 percent of all ownership households.) In Belmont, almost 43 percent of all renter households and 20 percent of all ownership households would be considered lower income (either extremely low, very low, or low-income.). In San Mateo County, almost 50 percent of all

renter households and 17 percent of all ownership households would be considered lower income.

Table 2-20 Income Groups by Tenure – Belmont and San Mateo County (2000)

	<i>Renters</i>		<i>Owners</i>		<i>Total</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
<i>Belmont</i>						
Household Income <=30% MFI (Extremely Low Income)	434	10.4	288	4.6	722	6.9
Household Income >30% to <=50% MFI (Very Low Income)	367	8.8	288	4.6	655	6.3
Household Income >50 to <=80% MFI (Low Income)	981	23.6	690	11.0	1,671	16.0
Household Income >80% MFI (Moderate and Above Moderate Income)	2,372	57.1	5,028	79.9	7,400	70.8
Total Households	4,154	100.0	6,294	100.0	10,448	100.0
<i>San Mateo County</i>						
Household Income <=30% MFI (Extremely Low Income)	14,489	14.8	9,526	6.1	24,015	9.5
Household Income >30% to <=50% MFI (Very Low Income)	13,414	13.7	10,786	6.9	24,200	9.5
Household Income >50 to <=80% MFI (Low Income)	21,702	22.2	22,380	14.3	44,082	17.4
Household Income >80% MFI (Moderate and Above Moderate Income)	48,148	49.3	113,532	72.7	161,680	63.7
Total Households	97,753	100.0	156,224	100.0	253,977	100.0

Source: CHAS Data, 2000

2.4 SPECIAL NEEDS GROUPS

Certain groups have greater difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to one's employment and income, family characteristics, disability, and household characteristics, among others. As a result, certain segments of Belmont residents may experience a higher prevalence of lower income, overpayment, overcrowding, or other housing problems.

State Housing Element law states that "special needs" groups include the following: senior households, disabled persons, large households, female-headed households with children, students, homeless persons, and farmworkers. This section provides a discussion of the housing needs facing each group as well as the major programs and services available to address their housing and supportive service needs.

SENIOR HOUSEHOLDS

Senior households have special housing needs due to three concerns – lower income (for some households), higher health care costs, and increased physical disabilities. As seen in Table 2-3 (page 2-4), there were 3,615 seniors (age 65 and above) living in the City of Belmont in 2008, comprising 14 percent of the total population.

Senior Household Types

In Belmont, in households with a householder aged 65 and over, married couples are the most common household type, representing almost 50 percent of all senior households. Of the married senior couples, 93 percent own their home. Senior women living alone comprise the second largest category of household type, almost 30 percent of all senior households. More than 80 percent of all senior households own their homes, while only 19 percent rent.

Table 2-21 Household Type with Householder 65 Years and Over by Tenure – Belmont (2000)

	<i>Renter-occupied</i>		<i>Owner-occupied</i>		<i>Total</i>	
	<i>Number</i>	<i>Percent of Type</i>	<i>Number</i>	<i>Percent of Type</i>	<i>Number</i>	<i>Percent of Type</i>
<i>Family Households</i>						
Married-couple	66	7	912	93	978	100
Other family: Male householder, no wife present	6	16	32	84	38	100
Other family: Female householder, no husband present	18	12	134	88	152	100
<i>Non-family Households</i>						
Male living alone	75	38	122	62	197	100
Male not living alone	9	26	25	74	34	100
Female living alone	190	34	371	66	561	100
Female not living alone	10	20	39	80	49	100
Total	374	19	1,635	81	2,009	100

Source: US Census, 2000

Senior Household Income Distribution

In 1999, 162 seniors (age 65 and above) were living below the poverty limit, as determined by the US Census. In 1999, the poverty thresholds for a one-person senior household were an average income of \$7,990 or \$10,075 for a two-person senior household with no children.

The State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data shows that 189 households (11 percent) of elderly homeowners (age 62 and above) and 178 households (42 percent) of elderly renters have income levels less than 30 percent of the area median income (MFI), and would qualify as extremely low income. Approximately 80 percent of senior renters would qualify as lower income, while 43 percent of senior homeowners would qualify as lower income.

Table 2-22 Elderly 1- and 2-Person Households Age 62 and Over by Income Group and Housing Problems – Belmont (2000)

	<i>Renters</i>		<i>Owners</i>		<i>Total</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Household Income ≤30% MFI (Extremely Low Income)	178	42	189	11	367	18
% with any housing problems ¹	174	97.8	134	70.9	308	84
% Cost Burden >30% ²	164	92.1	134	70.9	298	81
% Cost Burden >50%	150	84.3	100	52.9	250	68
Household Income >30% to ≤50% MFI (Very Low Income)	84	20	150	9	234	11
% with any housing problems	59	70.2	75	50.0	134	57
% Cost Burden >30%	59	70.2	75	50.0	134	57
% Cost Burden >50%	20	23.8	30	20.0	50	21
Household Income >50 to ≤80% MFI (Low Income)	75	18	383	23	458	22
% with any housing problems	65	86.7	108	28.2	173	38
% Cost Burden >30%	55	73.3	108	28.2	163	36
% Cost Burden >50%	15	20.0	54	14.1	69	15
Household Income >80% MFI (Moderate and Above Moderate Income)	85	20	945	57	1,030	49
% with any housing problems	0	0	80	8.5	80	8
% Cost Burden >30%	0	0	80	8.5	80	8
% Cost Burden >50%	0	0	20	2.1	20	2
Total Senior Households	422	100	1,667	100	2,089	100
% with any housing problems	298	70.6	397	23.8	695	33
% Cost Burden >30	278	65.9	397	23.8	675	32
% Cost Burden >50	185	43.8	203	12.2	388	19

Table 2-22 Elderly 1- and 2-Person Households Age 62 and Over by Income Group and Housing Problems – Belmont (2000)

	<i>Renters</i>		<i>Owners</i>		<i>Total</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
1. Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.						
2. Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.						

Source: CHAS Data, 2000

Senior Households Overpaying for Housing

In Belmont, more than 275 of all elderly households who rent (65 percent) and less than 400 elderly homeowners (24 percent) have a housing cost burden that is greater than 30 percent of the family income. In San Mateo County, approximately 61 percent of elderly households who rent and 26 percent of elderly homeowners are overpaying for housing.

Senior Housing Needs

There are approximately 400 units of senior apartments or assisted living in Belmont, including: 78 units at Sunrise of Belmont; 100 units at Silverado Senior Living; 98 units at Belmont Vista including 10 assisted units for moderate income seniors; and a portion of the 164 units at Lesley Terrace (formerly Bonnie Brae Terrace) which are affordable at all income categories including 60 Section 8 units. Lesley Terrace also houses persons with disabilities and will be converting 24 units into assisted living units within the planning period.

These senior-only units accommodate about 10 percent of the seniors living in Belmont. According to the 2000 Census, there were 103 seniors living in nursing homes (3 percent of the seniors living in Belmont) and 225 individuals living in other non-institutional group quarters, which may include other senior facilities; however, the data does not indicate which facilities are categorized as institutions.

The special needs of seniors can be met through a range of services, including congregate care, rent subsidies, shared housing, and housing rehabilitation assistance. For the frail or disabled elderly, housing with architectural design features that accommodate disabilities can help ensure continued independent living arrangements. Senior homeowners may also require assistance in performing home maintenance or repair activities due to their physical disabilities. Elderly with mobility/self care limitation also benefit from transportation alternatives. Senior housing with supportive services can be provided to facilitate independent living.

PERSONS WITH DISABILITIES

Disabled persons have special housing needs because of their fixed income, the lack of accessible and affordable housing, and the medical costs of their disability. A “disability” refers to a condition lasting over six months which restricts one's work, the ability to work full-time, their mobility or ability to go outside of the home, or their ability to take care of personal needs. According to the 2000 Census, 3,274 persons with a disability reside in Belmont, representing 13 percent of the City's population. Approximately 4 percent of children between ages 5 and 15, 11 percent of adults, and 36 percent of seniors in Belmont had a disability in 2000.

Table 2-23 Persons with Disabilities – Belmont (2000)

<i>Disability Type</i>	<i>Age 5 to 15</i>	<i>Age 16 to 64</i>	<i>Age 65 and Over</i>
Sensory disability ¹	18	129	422
Physical disability ²	0	548	717
Mental disability ³	96	453	216
Self-care disability ⁴	10	150	285
Go-outside-home disability ⁵		596	567
Employment disability ⁶		1,299	
Total persons with a disability	102	1,968	1,204
Total disabilities tallied ⁷	124	3,175	2,207

1. Sensory disabilities include blindness, deafness, or a severe vision or hearing impairment.

2. Physical disabilities include any conditions that substantially limit one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying.

3. Mental disabilities include any condition lasting more than six months that makes it difficult to learn, remember, or concentrate.

4. Self-care disabilities include any condition lasting more than six months that makes it difficult to dress, bathe, or get around inside the home.

5. Going outside the home disabilities include any condition lasting more than six months that makes it difficult to go outside the home alone to shop or visit a doctor's office.

6. Employment disabilities include any condition lasting more than six months that makes it difficult to work at a job or business.

7. Numbers not mutually exclusive as some individuals may have more than one disability type.

Source: US Census, 2000

Persons with Disabilities Housing Needs

The living arrangement of disabled persons depends on the severity of the disability. Many persons live at home in an independent fashion or with other family members. To maintain independent living, disabled persons may need special assistance. This can include special housing design features for the disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions, among others. Services can be provided by public or private agencies.

Belmont has multiple facilities for persons with disabilities, including:

- Lesley Terrace (formerly Bonnie Brae Terrace): 164 affordable units for seniors and persons with disabilities, 24 units to be converted to assisted-living units;
- Horizons: 24 units for very low income families or persons with disabilities;
- Belmont House: 6-bed group home for low income persons with disabilities;
- Crestview Group Home: 6-bed group home for low or moderate income children with disabilities;
- Hiller Street Group Home: 6-bed group home for very low income persons with disabilities or abused children;
- North Road Group Home: 8-bed group home for very low income persons with disabilities;

- Belmont Apartments: 24 apartments for very low income persons with mental disabilities;
- Sunrise of Belmont: 78 assisted-living units for seniors, including care for persons with memory disorders; and,
- Silverado Senior Living: 100 assisted-living units for seniors, including care for persons with memory disorders.

In addition, the City of Belmont works with and has financially supported the Center for Independence of the Disabled (CID), now located in San Mateo, to provide housing accessibility modifications for the disabled. CID's Housing Accessibility Modification Program (HAM) installs ramps, rails, grab bars, and other modifications to make a home accessible. Program 5.2 listed in Chapter 5 recommends that the City continue to work with CID to ensure that accessibility modifications are feasible for persons with disabilities living in Belmont.

The City of Belmont does not require any special review for reasonable accommodations requests such as the installation of ramps or other interior modifications. The City's permitting and processing procedures do not typically place any constraints upon the development or rehabilitation of housing for disabled persons. However, since larger remodels may be required to accommodate persons with disabilities, Program 5.2 charges the City with adopting a reasonable accommodations ordinance that clearly delineates the review and permitting procedures to ensure such requests can be efficiently processed.

LARGE HOUSEHOLDS

Large households are defined as households with five or more members in the unit. Large households comprise a special needs group because of their need for larger units, which are often in limited supply, and therefore, command higher rents. Belmont was home to 606 large households in 2008, which represents a 5 percent increase since 2000 or a 9 percent increase since 1990. Based on the US Census data in 2000, 26 percent of the large households rented housing, and 74 percent owned their homes.

Large Family Income Distribution

The CHAS data shown in Table 2-24 shows the income categories for large households with five or more related members in Belmont in 2000. The data indicates that 106 households (20 percent) of all the large households qualified as extremely low, very low, or low income, of which 76 households rented and 30 owned their homes. More than half (55 percent) of the large households who rent are lower income; while only 8 percent of large households who own their home are lower income.

Table 2-24 Large Families (5 or more Related Persons) by Income Group and Housing Problems – Belmont (2000)

	<i>Renters</i>		<i>Owners</i>		<i>Total</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Household Income ≤30% MFI (Extremely Low Income)	18	13	10	3	28	5
% with any housing problems ¹	18	100	10	100	28	100
% Cost Burden >30% ²	18	100	10	100	28	100
% Cost Burden >50%	4	22.2	10	100	14	50
Household Income >30% to ≤50% MFI (Very Low Income)	10	7	8	2	18	3
% with any housing problems	10	100	4	50	14	78
% Cost Burden >30%	10	100	0	0	10	56
% Cost Burden >50%	0	0	0	0	0	0
Household Income >50 to ≤80% MFI (Low Income)	48	35	12	3	60	11
% with any housing problems	38	79.2	12	100	50	83
% Cost Burden >30%	34	70.8	12	100	46	77
% Cost Burden >50%	10	20.8	4	33.3	14	23
Household Income >80% MFI (Moderate and Above Moderate Income)	63	45	369	92	432	80
% with any housing problems	34	54	99	26.8	133	31
% Cost Burden >30%	0	0	89	24.1	89	21
% Cost Burden >50%	0	0	15	4.1	15	4
Total Large Households	139	100	399	100	538	100
% with any housing problems	100	71.9	125	31.3	225	42
% Cost Burden >30	62	44.6	111	27.8	173	32
% Cost Burden >50	14	10.1	29	7.3	43	8

1. Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

2. Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Source: CHAS Data, 2000

Large Households Overpaying for Housing

In Belmont, 62 large households who rent (almost 45 percent) and 111 households who own their homes (28 percent) have a housing cost burden that is greater than 30 percent of the family income. In San Mateo County, approximately 32 percent of large households who rent and 32 percent of large households who own their homes are overpaying for housing.

Large Household Housing Needs

The housing needs of large households are typically met through larger units. As shown in Table 2-25, in 2000 Belmont had 5,300 owner-occupied units (84 percent of all owner-occupied units) and 606 rental units (15 percent of all renter-occupied units) with three or more bedrooms that could reasonably accommodate large families.

Table 2-25 Large Housing Units – Belmont (2000)

Size of Unit	Owner-occupied		Renter-occupied		Total Units	
	Number	Percent	Number	Percent	Number	Percent
3+ bedrooms	5,300	84	606	15	5,906	56
4+ bedrooms	1,917	30	121	3	2,038	19

Source: US Census 2000

SINGLE-PARENT FAMILIES

Single-parent households often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care, health care, and other supportive services. Because of their relatively lower incomes and higher living expenses due to their children, these households usually have more limited opportunities for finding affordable, decent, and safe housing. Female-headed households are particularly vulnerable due to lower incomes which exacerbate housing affordability problems.

Table 2-26 Single Parent Households – Belmont (2000-2008)

Household Type	2000		2008	
	Number	Percent	Number	Percent
Male-headed Households (no spouse present)	318	3	331	3
With own children under 18 years	112	1	146	1
No own children	206	2	185	2
Female-headed Households (no spouse present)	579	6	737	7
With own children under 18 years	313	3	345	3
No own children	266	3	392	4
Total Single-Parent Households (with children)	425	4	491	5
Total Households	10,401	100	10,374	100

Source: US Census 2000 (SF 3: P10); Claritas, 2008

In 2008, single-parent households with children comprised 5 percent of all households in Belmont. The number of such households has increased by 16 percent to a total of 491 households since 2000, which reverses the trend during the 1990s of a decreasing number of single-parent households with children. The number of single male householders with children increased by 30 percent to 146 households and the number of single female householders with children has increased by 10 percent to 345 households between 2000 and 2008.

Families Living in Poverty

In 1999, there were 111 families living below the poverty level in Belmont, which is almost 2 percent of the 6,616 families. Twenty of these families are single-parent families with children.

Table 2-27 Families Living Below Poverty Level – Belmont (1999)

	<i>Number</i>	<i>Percent</i>
Single Male-headed Families with children	9	8
Single Female-headed Families with children	11	10
Female-headed Families without children	15	14
Married-couple Families	76	68
Total Families Below Poverty Level	111	2
Total Families	6,616	100

Source: US Census 2000 (SF 3: P90)

A vulnerable subgroup of single-parent families is "subfamilies" with children. Subfamilies with children include single parents or grandparents with children who are living with another family. In 2000, the City was home to 29 single-parent subfamilies with children (2000 Census). Although income statistics are not available for this group, they are vulnerable to the point that they often need to double up to save income for other basic necessities. In some cases, subfamilies also double up to share in child rearing responsibilities.

COLLEGE STUDENTS

Students have special housing needs due to limited income and financial resources. Many students, who attend community colleges part-time, work full-time jobs, while full-time students often work less. In either case, students often earn low incomes, pay more than half their income for housing, and/or may double up to afford rents. According to the 1990 Census, 2,790 persons living in Belmont were enrolled in an institution of higher learning. However, by the 2000 Census, this number declined to 2,016 persons (8 percent of the total population). The 2000 Census also indicates that 299 Belmont residents were living in college dormitories (15% of the Belmont student population.)

Belmont is home to the Notre Dame de Namur University (NDNU) with enrollment of almost 1,340 students. Student enrollment on the Belmont campus is capped by the city at 1,500 full-time equivalent students. The College offers two types of on-campus housing: residence halls and apartments. There are three coeducational residence halls and three apartment buildings (with a total of 36 independent units). The total of 241 units accommodates about 528 students.¹ Therefore, approximately 800 students are not housed on campus.

In order to accommodate the projected housing needs, NDNU has a campus master plan, which calls for the construction of a new 100-unit residence hall. The new hall was to have been built by 2007; however, construction has been postponed.

¹ Mary Olesky, Director of Housing & Residence Life at Notre Dame de Namur University, Personal correspondence, April 9, 2009.

FARMWORKERS

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural labor. They have special housing needs because of their relatively low income and the unstable nature of their job (i.e. having to move throughout the year from one harvest to the next). According to the 1990 Census, there were 83 Belmont residents employed in farming, forestry, and fishing occupations. By 2000, no persons in this occupation category lived in Belmont. This statistic was reiterated in the Claritas demographic data from 2008. Given that there are so few persons employed in agricultural-related industries, the City can address their housing needs through its overall affordable housing programs.

HOMELESS PERSONS

The causes of homelessness are diverse, but primary contributors include a tight housing market, low wages, lack of job opportunities, substance abuse, mental or physical illness, and domestic violence. In 2005 and 2006, a community-based planning process in San Mateo County resulted in the production of a plan entitled *Housing Our People Effectively (HOPE): Ending Homelessness in San Mateo County*, also known as “the HOPE plan.” The HOPE plan is the County’s comprehensive local policy strategy for ending homelessness in the County by 2016. It also provides the framework for addressing the requirements of Senate Bill 2 “Planning for Emergency Shelters,” which requires a detailed analysis of emergency shelters and transitional and supportive housing in the Housing Element (thus broadening the scope of the Housing Accountability Act to include these uses).

Number and Characteristics of People Experiencing Homelessness

The San Mateo County 2009 Homeless Census and Survey (the “Census and Survey”), which was conducted as a HOPE plan program, estimated that there were 1,796 homeless people in the County on the night of January 29, 2009. (Kate Bristol Consulting and Debbie Greiff Consulting, May 2009) Table 2-28 shows basic characteristics of the homeless population counted on that date. This represents 27 percent fewer homeless individuals than were counted in San Mateo County in 2007. Of the 1,796 total, 45 percent were unsheltered (living on the streets, in vehicles, or in encampments) and 55 percent were sheltered (staying at emergency shelters, transitional housing, or public institutions; or using motel vouchers). Using an annualizing formula developed by the Corporation for Supportive Housing, the report estimated that 2,712 people were homeless in San Mateo County at some point during 2007.

Table 2-28 **Characteristics of Surveyed Homeless Population - San Mateo County**
(2009)

	<i>Number</i>	<i>Percent</i>
Total Homeless Population Counted	1,796	100
<i>Sheltered</i>	993	55
<i>Unsheltered</i>	803	45
Households	1,482	100
<i>With Dependent Children</i>	132	9
<i>No Dependent Children</i>	1,350	91

Source: San Mateo County Homeless Census and Survey, May 2009

The 1,796 homeless people counted consisted of 1,482 households, nine percent of which were families with dependent children. Based on the results of a representative sample of 427 homeless people using a two-page questionnaire, the typical homeless person in San Mateo County is a single male with at least one disability. Over 85 percent of adults surveyed were individuals or couples without children; 69 percent were male, and 68 percent had at least one disability. Eighty-nine percent of those surveyed were unemployed, and 7 percent were earning more than \$1,000 per month. Veterans of the armed services comprise 14 percent of the total surveyed.²

The one-day homeless count conducted in 2009 found five (5) unsheltered homeless individuals in the City of Belmont, comprising 0.3 percent of the County total. This is seven (7) fewer individuals than were counted in the 2007 Census and Survey. (Kate Bristol Consulting and Debbie Greiff Consulting, May 2009)

Existing and Planned Resources

In a point-in-time bed and unit count conducted on January 29, 2008, the San Mateo County Center on Homelessness found a countywide total of 1,034 emergency and transitional shelter beds and supportive housing units. Of these, 789 (76 percent) were emergency and transitional shelter beds and 245 (24 percent) were units of supportive housing. None of the County's emergency and transitional shelter beds and supportive housing units are located in Belmont. However, several regional facilities that serve the homeless are located in either San Mateo, to the north, or in Redwood City to the south.

Assessment of Unmet Need for Supportive Housing

As part of the planning process for the HOPE plan, a working group was convened to develop an estimate of the number of supportive housing units that would have to be developed to meet the housing needs of all the homeless people in San Mateo County. This working group drew from best practices in the field of supportive housing as well as the expertise of local housing and shelter providers to develop their methodology. The result was an estimate that San Mateo County needed to create 1,682 units of supportive housing for homeless people during the 10-year period from 2006 to 2015. In the two years since the plan was published, 34 supportive housing units have been created, leaving a balance of 1,648 units needed.

The estimates presented in the HOPE Plan do not provide a breakdown of unmet need by jurisdiction. However, Belmont has estimated its share of the needed units, based on the percentage of the total number of unsheltered homeless people living in the City. Given that approximately 1 percent of the total unsheltered homeless people in the County are residing in Belmont, the unmet need for supportive housing units is approximately 18 units.

Assessment of Unmet Need for Emergency Shelter

At this time, the City of Belmont has no emergency shelters within its jurisdiction. Calls for housing assistance are referred to San Mateo County and Shelter Network. Based on the five

² This data is drawn from the 2009 San Mateo County Homeless Census and Survey, Executive Summary, issued in May 2009 and represents the results of a one-night homeless census conducted by the San Mateo County Human Services Agency, Center on Homelessness on January 29, 2009.

documented unsheltered homeless people in the community, the City would need at least five emergency shelter beds.

There is no data presently available documenting the increased level of demand for shelter in San Mateo County during particular times of the year. Due to the relatively mild climate, the only time of year when increased demand appears to be a factor is during the winter months (December to February). During extremely cold periods, some shelters set up additional cots to accommodate increased shelter demand, and the County periodically opens special “warming shelters” during extended cold spells. Anecdotal evidence suggests that this additional capacity is sufficient to meet the need during these periods.

Additionally, it should be noted that the biannual homeless count always takes place in the last week of January, which is a period of time when demand for shelter typically is at its highest. Since the year-round need described above is based on that biannual count, it is assumed that seasonal need for emergency shelter does not exceed the year-round need.

Program 3.6 in Chapter 2 outlines Belmont’s plans to meet the requirements of Senate Bill 2 (SB 2) which requires that emergency shelters be permitted by right in at least one zoning district within the City.

EXTREMELY LOW INCOME HOUSEHOLDS

State Housing Element Law requires that jurisdictions provide for the needs of residents considered to be extremely low-income (ELI), defined as households earning less than 30 percent of median income. As seen in Table 2-20 (Page 2-21), extremely low income families (722 families) comprised 7 percent of all of Belmont’s households. As detailed in this section, this income category includes 367 elderly 1-and 2-person households (18 percent of all elderly households), 28 large families with 5 or more related persons (5 percent of all large families), 111 families living in poverty (2 percent of all families), and homeless individuals (5 individuals). Jurisdictions may calculate the projected housing need for ELI households by using available census data to calculate the percentage/number of very low-income households that qualify as ELI households; or presume that 50 percent of very low-income households qualify as ELI households. Therefore, the projected need for units affordable to extremely low income households in Belmont is between 28 (7 percent of housing need) and 46 units (50 percent of very low income housing need).

The City supports nonprofit organizations and programs that provide housing and support services to Belmont residents. The City provides annual funding to CALL Primrose, Shelter Network, and HIP Housing. Program 3.4 in Chapter 5 charges the City to continue to support these and other service providers, as appropriate, to help meet the needs of extremely low income households. These organizations and programs are discussed below:

CALL Primrose

CALL Primrose Center is a nonprofit agency located in Burlingame, which has provided emergency aid and assistance to Mid-Peninsula residents since 1983. CALL Primrose gives out over 20,000 bags of food each year to low-income singles, families, seniors, and homeless.

Shelter Network

Shelter Network was founded in 1987 to provide a comprehensive coordinated network of housing and social services for the homeless residents of the San Francisco Peninsula. Shelter Network provides emergency shelter, transitional housing, counseling, and support services to help individuals and families break the cycle of homelessness. Each year Shelter Network serves more than 3,500 homeless adults and children on the Peninsula and provides over 183,000 nights of shelter.

HIP Housing

The Human Investment Project for Housing (HIP Housing) provides housing resources to over 1,000 San Mateo County residents each year. HIP Housing facilitates home sharing arrangements for seniors, persons with disabilities, single parents and children, as well as providing self-sufficiency supportive services, and home equity conversion programs. HIP Housing and its affiliate organizations develop new and acquire existing housing to expand the pool of affordable housing in the area.

Section 8 Rental Assistance

The City participates, through San Mateo County, in the Section 8 Rental Assistance Program, which extends rental subsidies to extremely low-, very low-, and low-income households, including families, seniors, and the disabled. The Section 8 Program either provides vouchers to private landlords on behalf of low-income families as part of the Housing Choices Voucher Program, or directly subsidizes property owners to make standard housing available to low-income families at affordable rental rates as part of the Project-based Program. As of December 8, 2008, 102 Belmont households received Section 8 voucher assistance through the San Mateo County Housing Authority. In addition, two publically-assisted housing complexes in Belmont receive Section 8 subsidies. Program 3.3 in Chapter 5 charges the City with reinforcing its participation in the Section 8 program by working more closely with the County and encouraging local housing developers and management companies to participate directly in the program.

2.5 HOUSING CHARACTERISTICS

This section of the Housing Element addresses various housing characteristics and conditions that affect the well-being of City residents. Housing factors evaluated include the following: housing stock and growth rates, tenure and vacancy rates, the age and condition of housing, housing costs, and affordability, among others. Programs to improve the availability and condition of housing are detailed in Chapter 5, the Housing Plan.

HOUSING DEVELOPMENT

Residential development activity in Belmont has been limited over the past few decades, primarily because of the declining amount of vacant land available for development. Between 1990 and 2000, the housing stock in Belmont increased by 2.3 percent from 10,320 to 10,577. According to the California Department of Finance data, in 2008, there were a total of 10,822 housing units, which is an increase of 245 units (2.3 percent) since 2000. However, according to the City records, 402 units were constructed during this time period.

Table 2-29 Housing Units – Belmont and San Mateo County (2000-2008)

Year	Belmont			County		
	Units	Numerical Change	Percent Change	Units	Numerical Change	Percent Change
2000	10,577	--	--	260,578	--	--
2001	10,588	11	0.1	261,637	1,059	0.4
2002	10,591	3	0.0	263,223	1,586	0.6
2003	10,706	115	1.1	264,625	1,402	0.5
2004	10,712	6	0.1	265,533	908	0.3
2005	10,745	33	0.3	266,551	1,018	0.4
2006	10,813	68	0.6	266,840	289	0.1
2007	10,816	3	0.0	267,102	262	0.1
2008	10,822	6	0.1	268,301	1,199	0.4
Total Change		245	2.3		7,723	3.0
Average Annual Growth Rate			0.29			0.37

Source: California Department of Finance Report E-5

Given the limited amount of vacant land available for new development, the majority of new housing will likely occur in the commercial zones in downtown area and the transit corridors.

VACANCY RATES

The vacancy rates have been decreasing since 1990. In 2000, the homeowner vacancy rate was 0.3 percent, 0.5 percentage points lower than 1990. The rental vacancy rate was 1.0, which is 1.3 percentage points lower than in 1990, according to the US Census. In 2000, the vacancy rate for all of San Mateo County was 0.5 percent for homeowners and 1.8 percent for rental properties, with a total vacancy rate of 2.5 percent. Most economists agree that a 3 percent vacancy rate or

higher is desirable in order to ensure an adequate range of housing choice and market competition.

Table 2-30 Vacancy Rates – Belmont and San Mateo County (2000-2008)

	2000	2008
Belmont	1.5	1.1
San Mateo County	2.5	1.9

Source: California Department of Finance, 2000, 2008

HOUSING TYPES

Single-family and Multi-Family Units

Single-family detached housing units are the predominant housing type in Belmont comprising 58 percent of all housing units. However, other types of housing are increasingly being built. Since 2000, the number of attached single family units has increased by 12 percent; however, attached units only represent 6 percent of all the housing units. The number of multi-family units has increased by 3 percent since 2000, with most developments having more than five units. No two to four unit projects were built between 2000 and 2008.

Table 2-31 Housing Units by Type – Belmont (1990-2008)

Unit Type	1990		2000		2008		2000-2008 Change	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Single-Family	6,501	63	6,809	64	6,951	64	142	2
Detached	6,113	59	6,228	59	6,302	58	74	1
Attached	388	4	581	5	649	6	68	12
Multi-family	3,830	37	3,768	36	3,871	36	103	3
2-4 Units	228	2	275	3	275	3	0	0
5+ Units	3,602	35	3,493	33	3,596	33	103	3
Mobile Home & Other	4	0	0	0	0	0	0	0
Total	10,335	100	10,577	100	10,822	100	245	2

Source: Department of Finance Report E-5

Size of Housing Units

In 2000, there were more than 3,500 studio, 1-bedroom, and 2-bedroom housing units (almost 25 percent of all units), of which about 1,000 (16 percent) were owner-occupied. In 2000, there were almost 8,500 households with three or fewer persons, which suggests that many small households are living in units with more than three bedrooms. (This trend can be seen in Table 2-36, which indicates that 65 percent of all Belmont households have fewer than 0.5 persons per room.)

In 2000, 37 percent of all housing units in Belmont had 3 bedrooms, the most common unit size. The number of 4-bedroom units increased by 31 percent between 1990 and 2000 to 1,727 units. In 2000, there were more than 5,900 units with three or more bedrooms, of which 606 (10 percent) were renter-occupied. This is 23 percent large rental units more than in 1990 and should

be more than adequate to house the 471 renter households with four or more persons reported residing in the City.

Table 2-32 Housing Units by Number of Bedrooms – Belmont (1990-2000)

Bedrooms	1990			2000			1990-2000 Total Change
	Owned	Rented	Total	Owned	Rented	Total	
No bedroom	12	470	482	10	637	647	165
1 bedroom	238	1876	2,114	187	1,708	1,895	-219
2 bedrooms	727	1376	2,103	804	1,216	2,020	-83
3 bedrooms	3,282	398	3,680	3,383	485	3,868	188
4 bedrooms	1,253	84	1,337	1,633	94	1,727	390
5 or more bedrooms	380	9	389	284	27	311	-78
Total	5,892	4,213	10,105	6,301	4,167	10,468	363

Source: US Census, 1990, 2000

HOUSING AGE AND CONDITIONS

In determining the condition of the existing housing stock and the need for its preservation and improvement, the 2000 Census information is not sufficient, because the Census defined unsound buildings as those without plumbing or without kitchens. The Census, therefore, does not provide the level of specificity needed to accurately gauge the housing rehabilitation needs of the community. In 2000, 217 housing units (2 percent of all units) in Belmont were reported to have incomplete kitchen (187 units) or plumbing facilities (30 units).

According to Belmont's Chief Building Official, Mark Nolfi, half of the City's housing stock is in average condition and only 1 percent is in poor condition. Between 20 to 30 percent is in good condition, and the remaining housing stock is in excellent condition. The Code Enforcement Officer, Kirk Buckman, indicated that almost all reported residential code violations are handled efficiently. Based on this information, approximately 110 residential units need some degree of rehabilitation.

Between 2006 and 2008, 400 building permits were issued each year on average for residential improvements and repairs. This indicates that about 4 percent of Belmont's housing stock is being improved annually.

Table 2-33 Residential Building Permits – Belmont (2006-2008)

	2006	2007	2008
Residential Building Permits	432	476	377
Permits for New Units or Other Improvements ¹	32	38	17
Permits for Repairs & Improvements	400	438	360

1. Other improvements include new decks or other changes that do not improve or extend the life of the house.

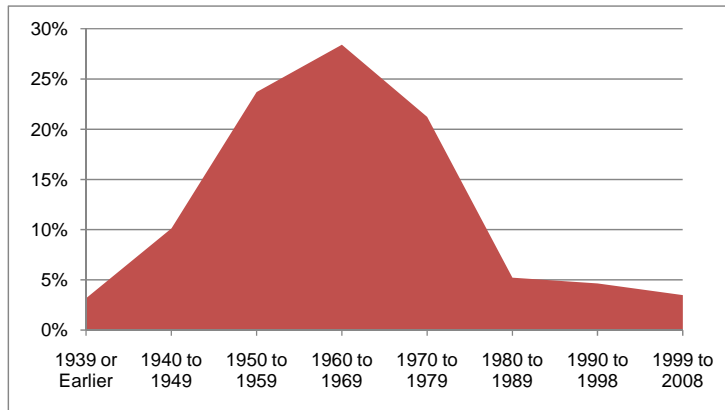
Source: City of Belmont Planning Department (Kelsey Mathias, March 4, 2009)

Housing age is an important indicator of housing condition within a community. Like any other tangible asset, housing will gradually deteriorate over time. If not properly and regularly

maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Thus, maintaining and improving housing quality is an important goal for the City.

The maximum number of units needing rehabilitation can be estimated based on age. In general, homes older than 70 years have often exceeded their useful life, unless major improvements have been made. There are a total of 338 houses (3 percent of all units) that were built prior to 1940 in Belmont. Homes older than 50 years, unless properly maintained, require major renovations to keep the home in good working order. More than a third (3,926 units) of all units were as built more than 50 years ago. Structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. In Belmont, 87 percent of all units were over 30 years old.

Chart 2-6 Housing Age – Belmont (2008)



Source: Claritas Demographic Snapshot, 2008

It is the City's goal to assure the quality, safety, and livability of existing housing and the continued high quality of residential neighborhoods. The City and Redevelopment Agency have various programs to ensure that housing conditions are maintained and improved, including code enforcement (Program 1.1 of Chapter 5); the owner-occupied home rehabilitation program (Program 1.3); and the multi-family rehabilitation program (Program 1.4). During the planning period, the Redevelopment Agency expects that approximately 80 units will be rehabilitated using these programs (Five Year Implementation Plan for the Los Costanos Community Development Project).

HOUSING COSTS

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of overcrowding and overpayment.

Housing Prices and Sales

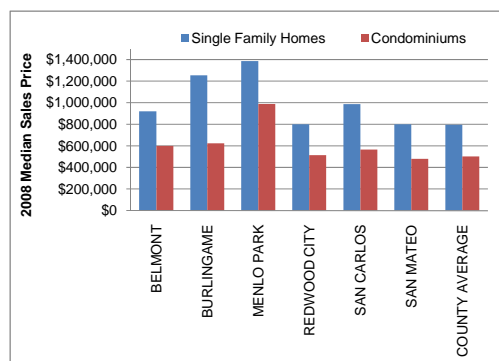
The low vacancy rate in Belmont indicates that the demand for housing exceeds the supply. There has been a dramatic increase in the cost of housing in the past 18 years. The median cost of a single family dwelling in Belmont increased by 45 percent between 1990 and 2000, from

\$408,200 to \$593,200 (US Census 1990, 2000), and by an additional 55 percent to \$920,000 between 2000 and 2008. Based on the median cost of a home, a household would have to make approximately \$230,000 annually to afford the mortgage (30-year term, 6.5 percent interest, 20 percent down payment). However, during the recent economic downturn, the median housing prices dropped to approximately \$775,000 in May 2009, according to Trulia.com, a real estate resource website.

Condominiums are typically more affordable than single-family homes and represent alternative homeownership opportunities. However the supply of condominiums is limited in Belmont and the 2008 median sales price was \$601,000. A household would have to earn more than \$160,000 per year to afford the median-priced condominium.

Chart 2-7 compares the 2008 median home and condominium sales prices for Belmont and a sample of neighboring cities. Homes in Belmont sold for \$125,000 (16 percent) more than the County average, while condominiums sold for almost \$100,000 (19 percent) more than the County average. However, home prices were lower than in Burlingame and Menlo Park, nearby cities about the same size as Belmont.

Chart 2-7 Median Home Sales Price Comparison (2008)



Source: SAMCAR, 2009

Market Rents

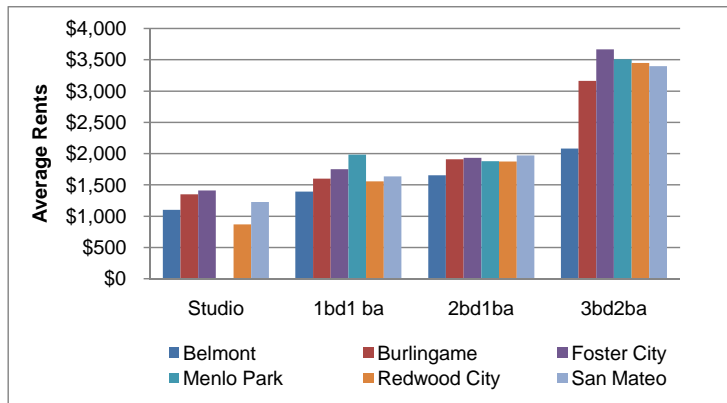
Apartment rents range by location and the quality of amenities available. In San Mateo County, the fair market rent (2008) is determined to be \$1,035 for a studio and \$1,272 for a one-bedroom unit. According to Dataquick, in the second quarter of 2008 the average rents for apartment units in Belmont were as follows: \$1,104 for a studio, \$1,393 for a one-bedroom one-bath unit, \$1,781 for a two-bedroom two-bath unit, and \$2,080 for a three-bedroom two-bath unit. The average rent for all rental units was \$1,492. As of June 2008, the vacancy rate for apartments in Belmont was 1 percent.

Table 2-34 Market Rent and Occupancy Rate – Belmont (2006-2008)

Unit Type	2006		2007				2008		4 term percent change
	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q	
Avg. Rent	1,263	1,311	1,321	1,383	1,412	1,422	1,474	1,492	8
Studio	911	931	946	949	949	949	1,092	1,104	16
Jr. 1bd	1,082	1,126	1,114	1,168	1,183	1,206	1,258	1,284	10
1bd 1bth	1,194	1,249	1,253	1,322	1,341	1,348	1,374	1,393	5
2bd 1bth	1,352	1,460	1,450	1,499	1,499	1,499	1,625	1,653	10
2bd 2bth	1,485	1,503	1,540	1,610	1,681	1,699	1,766	1,781	11
2bd TH	1,400	1,500	1,500	1,600	1,600	1,600	1,600	1,625	2
3bd 2bth	1,853	1,862	1,941	1,969	2,071	2,096	2,081	2,080	6
Avg. Occupancy Rate	97	98	97	98	98	97	97	99	1

Source: DataQuick, 2008

Based on data collected by RealFacts, Belmont has generally lower rents than the neighboring cities such as Burlingame, Foster City, and San Mateo, as seen in Chart 2-8.

Chart 2-8 Rental Rates Comparison (2008)

Source: RealFacts, 2008

HOUSING AFFORDABILITY

The cost of housing in the Bay Area has risen dramatically in the past years, making it difficult for lower income people to find housing that is affordable for them. The National Association of Home-builders reports that California cities have the lowest homeowner affordability rates in the country, defined as the percentage of homes affordable to the median-income family. Despite high median incomes in the Bay Area, few households can afford to purchase a home. The San Francisco MSA, of which San Mateo County is a part, was one of the least affordable areas in the nation. In the third quarter of 2008, the region ranked 220th of 222 MSAs studied. In this region, fewer than 17 percent of homes are affordable to median-income families.

Housing affordability can be inferred by comparing the cost of renting or owning a home in Belmont with the maximum affordable housing costs to households which earn different income levels. The Department of Housing and Urban Development (HUD) conducts annual household income surveys to determine the maximum affordable payments of different households and their eligibility for federal housing assistance. In evaluating affordability, the maximum affordable price refers to the maximum amount that could be paid by households in the top of their respective income category. Households in the lower end of each category (e.g., 25 percent of MFI) will experience some level of overpayment.

Table 2-35 below shows the maximum affordable housing payment based on the federal standard of 30 percent of household income. Standard housing costs include utilities, taxes, and property insurance.

Table 2-35 Housing Affordability Matrix – San Mateo County (2009)

	<i>Annual Income</i> ¹	<i>Affordable Monthly Housing Allowance</i> ²	<i>Maximum House Value Afforded</i> ³	<i>Monthly Rent</i> ⁴
Extremely Low				
1-person	\$23,750	\$594	\$75,000	\$494
2-person	\$27,150	\$679	\$80,600	\$529
3-person	\$30,550	\$764	\$93,800	\$614
4-person	\$33,950	\$849	\$91,000	\$599
5-person	\$36,650	\$916	\$101,800	\$666
6-person	\$39,400	\$985	\$111,900	\$735
7-person	\$42,100	\$1,053	\$122,100	\$803
8-person	\$44,800	\$1,120	\$132,600	\$870
Very Low				
1-person	\$39,600	\$990	\$135,400	\$890
2-person	\$45,250	\$1,131	\$148,800	\$981
3-person	\$50,900	\$1,273	\$170,700	\$1,123
4-person	\$56,660	\$1,417	\$178,000	\$1,167
5-person	\$61,050	\$1,526	\$194,500	\$1,276
6-person	\$65,600	\$1,640	\$211,600	\$1,390
7-person	\$70,100	\$1,753	\$228,600	\$1,503
8-person	\$74,650	\$1,866	\$245,600	\$1,616
Low				
1-person	\$63,350	\$1,584	\$225,400	\$1,484
2-person	\$72,400	\$1,810	\$252,400	\$1,660
3-person	\$81,450	\$2,036	\$287,000	\$1,886
4-person	\$90,500	\$2,263	\$306,000	\$2,013
5-person	\$97,700	\$2,443	\$333,300	\$2,193
6-person	\$104,950	\$2,624	\$361,800	\$2,374
7-person	\$112,200	\$2,805	\$388,300	\$2,555
8-person	\$119,450	\$2,986	\$416,400	\$2,736

Table 2-35 Housing Affordability Matrix – San Mateo County (2009)

	<i>Annual Income</i> ¹	<i>Affordable Monthly Housing Allowance</i> ²	<i>Maximum House Value Afforded</i> ³	<i>Monthly Rent</i> ⁴
<i>Moderate</i>				
1-person	\$79,800	\$1,995	\$288,600	\$1,895
2-person	\$91,200	\$2,280	\$324,400	\$2,130
3-person	\$102,600	\$2,565	\$367,600	\$2,415
4-person	\$114,000	\$2,850	\$395,800	\$2,600
5-person	\$123,100	\$3,078	\$430,200	\$2,828
6-person	\$132,200	\$3,305	\$465,000	\$3,055
7-person	\$141,400	\$3,535	\$500,000	\$3,285
8-person	\$150,500	\$3,763	\$534,500	\$3,513

1. Annual income based on 2008 HCD income limits for San Mateo County.

2. Monthly housing allowance based on 30 percent of monthly income.

3. Maximum mortgage calculated as present value of the following assumptions:

- Payment = monthly housing allowance less utilities, property taxes, and insurance;
- Utilities = \$100 for one person, \$150 for 2-3 people, and \$250 for 4 or more people per household per month
- Property taxes and insurance = estimated 1.5 percent of house value per year
- Mortgage term = 30 years
- Annual interest rate = 6.5 percent
- Down payment = 20 percent

4. Monthly rent is based on monthly housing allowance less utilities (as described above).

Source: HCD, 2008; City of Belmont; Dyett & Bhatia, 2009

Affordability by Household Income

Table 2-35 shows the maximum amount that a household can pay for housing each month (e.g., rent, mortgage and utilities) without exceeding the 30 percent income-housing cost threshold for overpayment. This amount can be compared to current market prices for single-family homes, condominiums, and apartments to determine what types of housing opportunities a household can afford.

- ***Extremely Low-Income Households.*** Extremely low-income households earn 30 percent or less of the County median family income -- between \$23,750 and \$44,800 depending on the size of the family. Given the very high costs of single-unit homes and condominiums in Belmont, extremely low-income households could not afford a single-unit home or condominium and are limited to the rental housing market.

Average apartment rents in Belmont are as follows: \$1,104 for a studio, \$1,393 for a one-bedroom one-bath unit, \$1,781 for a two-bedroom two-bath unit, and \$2,080 for a three-bedroom two-bath unit. After deductions for utilities, an extremely low-income household can only afford to pay \$494 to \$870 in rent per month, depending on the household's size. In practical terms, this means that an extremely low-income household cannot afford to rent an average priced unit without overpayment or overcrowding.

- ***Very Low-Income Households.*** Very low-income households earn 50 percent or less of the County median family income -- between \$39,600 and \$74,650 depending on the size of the household. Given the very high costs of single-unit homes and condominiums in Belmont, very low-income households could not afford a single-unit home or condominium and are limited to the rental housing market.

After deductions for utilities, a very low-income household can only afford to pay \$890 to \$1,616 in rent per month, depending on the household's size. In practical terms, this means that a very low-income one-person household cannot afford an average priced studio without severe overpayment. A very low-income four-person household cannot afford to rent an average one-bedroom apartment, which may result in overcrowding or overpayment.

- ***Low-Income Households.*** Low-income households earn 80 percent or less of the County's median family income -- between \$63,350 to \$119,450 depending on the size of the household. The maximum affordable home price for a low-income household ranges from \$225,400 to \$416,400 depending on household size. Based on the sales data presented earlier, low income households cannot afford the median sales price for a home, and are also limited to finding units in the rental market.

After deductions for utilities, a low-income household can afford to pay \$1,484 to \$2,736 in rent per month, depending on family size. Rental units should be affordable for most low-income households based on the 2008 market rents.

- ***Moderate-Income Households.*** Moderate-income households earn 81 percent to 120 percent of the County's median family income -- between \$79,800 to \$150,500 depending on household size. The maximum affordable home price ranges from \$288,600 for a one person household to \$534,500 for an eight-person family. Given that the median home price in 2008 was almost \$930,000, moderate income families are unlikely to be able to afford to buy a house in Belmont.

With a maximum affordable rent payment of between \$1,895 and \$3,513 per month, rental units should be affordable for most moderate-income households based on the 2008 market rents listed above.

OVERCROWDING

Overcrowding occurs when housing costs are so high relative to income that families double up to devote income to other basic needs of food and medical care. Overcrowding also tends to result in accelerated deterioration of homes, a shortage of street parking, and additional traffic. Therefore, maintaining a reasonable level of occupancy and alleviating overcrowding are very important to enhancing the quality of life.

The Census defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding is strongly related to household size, particularly for large households and especially very large households and the availability of suitably sized housing. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted. In 2000, renter households were three times more likely than owners to be overcrowded, regardless of household size. (California Department of Housing and Community Development, 2009)

Table 2-36 Overcrowding by Tenure – Belmont and San Mateo County (2000)

	Owner-occupied		Renter-occupied		Total	
	Number	Percent	Number	Percent	Number	Percent
Belmont						
Uncrowded	6,220	98.7	3,819	91.6	10,039	95.9
0.50 or less occupants per room	4,676	74.2	2,178	52.3	6,854	65.5
0.51 to 1.00 occupants per room	1,544	24.5	1,641	39.4	3,185	30.4
Crowded (1.01 to 1.50 occupants per room)	39	0.6	113	2.7	152	1.5
Severely Overcrowded	42	0.7	235	5.6	277	2.6
1.51 to 2.00 occupants per room	37	0.6	166	4.0	203	19.
2.01 or more occupants per room	5	0.1	69	1.7	74	0.7
Total	6,301	100.0	4,167	100.0	10,468	100.0
San Mateo County						
Uncrowded	145,793	93.3	77,178	78.9	222,971	87.7
0.50 or less occupants per room	104,149	66.6	42,748	43.7	146,897	57.8
0.51 to 1.00 occupants per room	41,644	26.6	34,430	35.2	76,074	29.9
Crowded (1.01 to 1.50 occupants per room)	5,335	3.4	6,891	7.0	12,226	4.8
Severely Overcrowded	5,136	3.3	13,770	14.1	18,906	7.4
1.51 to 2.00 occupants per room	3,358	2.1	6,877	7.0	10,235	4.0
2.01 or more occupants per room	1,778	1.1	6,893	7.0	8,671	3.4
Total	156,264	100.0	97,839	100.0	254,103	100.0

Source: US Census, 2000

The incidence of overcrowding is much lower in Belmont than in San Mateo County. In Belmont in 2000, 429 households (about 4 percent) were considered overcrowded, of which 348 households (81 percent of the overcrowded households) rented. About two-thirds of the overcrowded units were severely overcrowded, 277 total units. In San Mateo County, about 12 percent of all households were considered overcrowded in 2000, of which 61 percent rented. Approximately 60 percent of the County's overcrowded units were severely overcrowded.

OVERPAYMENT

Housing overpayment is a significant problem in the Bay Area, where many households pay a substantial portion of their income for housing. Housing is generally the greatest single expense item for California families. Current standards measure housing cost in relation to gross household income: households spending more than 30 percent of their income, including utilities, are generally considered to be overpaying or cost burdened. Severe overpaying occurs when households pay 50 percent or more of their gross income for housing (California Department of Housing and Community Development, 2009). Housing overpayment occurs when housing costs increase faster than income. To the extent that overpayment is often disproportionately concentrated among the most vulnerable members of the community, maintaining a reasonable level of housing cost burden is an important contributor to quality of life. According to the US Census, in 2000 there were 3,241 households (33 percent of all households) overpaying for housing costs in Belmont.

Overpayment in Renter-occupied Units

There were 1,468 households (35 percent) that overpay for renter-occupied units in Belmont. As discussed in the Special Needs section, 275 of these households are age 62 or older, and 62 households have more than five members. In San Mateo County, 40 percent of all households in renter-occupied units overpay. In Belmont, 79 percent of the households making less than \$35,000 are overpaying for rent. In San Mateo County, 80 percent of the households making less than \$35,000 are overpaying for rent.

Table 2-37 Household Income by Gross Rent as a Percentage of Household Income – Belmont (1999)

<i>Gross Rent as Percentage of Household Income</i>	<i>Less than \$10,000</i>	<i>\$10,000 to \$19,999</i>	<i>\$20,000 to \$34,999</i>	<i>\$35,000 to \$49,999</i>	<i>\$50,000 to \$74,999</i>	<i>\$75,000 to \$99,999</i>	<i>\$100,000 or more</i>	<i>Total Renter-occupied Units</i>	<i>Percent</i>
Less than 20%	0	0	7	36	325	299	741	1,408	34
20% to 24%	7	0	0	87	378	107	45	624	15
25% to 29%	9	0	65	201	103	40	50	468	11
30% to 34%	0	0	104	94	37	24	0	259	6
35% or more	115	241	405	342	106	0	0	1,209	29
Not computed	112	9	16	0	7	0	35	179	4
Total	243	250	597	760	956	470	871	4,147	100
Percent of Total	6	6	14	18	23	11	21	100	
Overpayment Subtotal	115	241	509	436	143	24	0	1,468	35
Percent Overpaying	47	96	85	57	15	5	0	35	

Source: US Census, 2000

Overpayment in Owner-occupied Units

There were 1,773 Belmont households (31 percent) that overpay for owner-occupied units. As discussed in the Special Needs section, 400 of these households are age 62 or older, and 111 households have more than five members. In San Mateo County, 27 percent of all households in renter-occupied units overpay. In Belmont, 52 percent of the households making less than \$35,000 are overpaying for monthly owner costs. In San Mateo County, 54 percent of the households making less than \$35,000 are overpaying for rent.

Table 2-38 Household Income by Selected Monthly Owner Costs as a Percentage of Household Income – Belmont (1999)

<i>Owner Costs as Percentage of Household Income</i>	<i>Less than \$10,000</i>	<i>\$10,000 to \$19,999</i>	<i>\$20,000 to \$34,999</i>	<i>\$35,000 to \$49,999</i>	<i>\$50,000 to \$74,999</i>	<i>\$75,000 to \$99,999</i>	<i>\$100,000 or more</i>	<i>Total Owner- occupied Units</i>	<i>Percent</i>
Less than 20%	0	5	121	230	272	376	1,575	2,579	45
20% to 24%	0	14	63	29	82	92	514	794	14
25% to 29%	5	28	13	31	85	112	337	611	11
30% to 34%	0	49	0	21	42	141	260	513	9
35% or more	45	107	100	203	323	242	240	1,260	22
Not computed	28	0	0	0	0	0	0	28	0
Total	78	203	297	514	804	963	2,926	5,785	100
Percent of Total	1	4	5	9	14	17	51	100	
Overpayment Subtotal	45	156	100	224	365	383	500	1,773	31
Percent Overpaying	58	77	34	44	45	40	17	31	

Source: US Census, 2000

FORECLOSURES

In the current economic conditions, many communities have seen an increase in the number of home foreclosures. California has one of the highest rates of foreclosure in the country, and the Bay Area and San Mateo County are not exempt from this trend. The San Mateo County Housing Element Update Consortium's "21 Elements" project gathered data on foreclosures in the County using data from RealtyTrac, SFGate (*San Francisco Chronicle* website), ACORN, Trulia Real Estate Search, and DataQuick News.

In December 2008, 1 in 428 housing units in California were in foreclosure, while in San Mateo County 1 in 359 housing units were in foreclosure. There were 743 total foreclosures in San Mateo County in December 2008. In Belmont, there were approximately 11 housing units (1 in 1000 units) in foreclosure in December 2008, up from about 9 units in foreclosure in December 2007.

ASSISTED HOUSING AT-RISK OF CONVERSION

Governmental-assisted housing is often a significant source of affordable housing in many communities. In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multi-family units. Section 65583(a)(8) requires an analysis of existing housing units that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.

In the context of this Housing Element update, assisted units are considered “at-risk” of conversion to market rate if the expiration date of their financing program is between 2009 and 2017 (i.e. 10 years from the beginning of the housing element planning period—2007). This section identifies publicly assisted rental housing in Belmont, evaluates their potential conversion risk, and analyzes the cost to preserve those units. Resources for the preservation/replacement of the at-risk units are described in Chapter 4 of the Element and housing programs to address preservation of these units are provided in Chapter 5. Program 1.6 outlines the City’s plans to develop a comprehensive program to preserve assisted affordable housing units.

Assisted Housing Inventory

A total of 13 assisted housing developments offering 267 affordable units are located in Belmont. Four of these projects are group homes for persons with disabilities. Two projects are federally-assisted rental developments: the 164-unit Lesley Terrace (formerly Bonnie Brae Terrace), and 24-unit Horizons.

Table 2-39 Inventory of Publicly-Assisted Housing Projects – Belmont (2009)

<i>Project Name</i>	<i>Building Type</i>	<i>Total Units</i>	<i>Affordable Units</i>	<i>Household Type</i>	<i>Funding Sources</i>	<i>Expiration Date</i>
Lesley Terrace (formerly Bonnie Brae Terrace): 2400 Carlmont Dr	Apartment	164	164	All lower-income groups Disabled; Seniors	Section 8 (60 units); Program 236 (104 units)	2025; 2011 (HUD mortgage to be refinanced)
Horizons: 825 Old County Rd	Apartment	24	24	Very-low income Families; Disabled	Section 8; City RDA; Program 202/162	2032 2039
Belmont Vista: 900 Sixth Ave		98	10	Moderate-income Seniors	City RDA	2014
Belmont House: 730 El Camino Real	Group Home	6	6	Low-income Disabled	City RDA	City-owned property
Crestview Group Home: 503 Crestview	Group Home	6	6	Low-and moderate income Disabled	County CDBG & State deferred loan; City RDA	2016 (Loan matures) City-owned property
Hiller Street Group Home: 803 Hiller St	Group Home	6	6	Very low-income Disabled; Abused children	County CDBG deferred loan	
North Road Group Home: 901 North Rd	Group Home	8	8	Very low-income Disabled	County CDBG deferred loan	

Table 2-39 Inventory of Publicly-Assisted Housing Projects – Belmont (2009)

<i>Project Name</i>	<i>Building Type</i>	<i>Total Units</i>	<i>Affordable Units</i>	<i>Household Type</i>	<i>Funding Sources</i>	<i>Expiration Date</i>
Sterling Point: 935 Old County Rd	Condo	48	7	Moderate-income First-time home buyers	City RDA	2039, 2041, 2041, 2041, 2042, 2042, 2042
Waltermire Apartments: 631 Waltermire St	Apartment	10	2	Moderate-income Families	City RDA	2039
Belmont Apartments: 800 F St	Apartment	24	24	Very low-income Disabled	City RDA; HOME	
Lariat: 1428 El Camino Real	Mixed Use	5	5	Moderate-income	City RDA	2021
Oxford Place: various Oxford Pl	Single-family detached	21	3	Moderate-income Families	City RDA	2030, 2030, NA, NA
The Belmont	Apartment	229	2	Very low-, Moderate-income	City RDA	NA
Total		649	267			

Source: San Mateo County Department of Housing, September 2007; California Housing Partnership Corporation, 2009

Potential Loss of Assisted Housing

A recent review of the records provided by the California Housing Partnership Corporation suggests that the federally-assisted projects, Lesley Terrace and Horizons, are not at risk of losing their affordability controls between 2007 and 2017. Both projects were developed by non-profit organizations and intend to maintain long-term affordability controls. These two projects are described below:

Federally-assisted Developments

- Lesley Terrace is a HUD-subsidized project owned by The Lesley Senior Communities. The Lesley Senior Communities is a non-profit organization committed to the provision of affordable housing for low- and moderate-income seniors, and has indicated that it will maintain the project as an affordable senior development indefinitely. The 20-year Section 8 contract expires in 2025 and the Section 236 mortgage matures in 2011. The Lesley Senior Communities has indicated that in 2011 they intend to refinance with a long-term mortgage with HUD in order to rehabilitate the building. In 2009 the rental rates were significantly lower than market rates, ranging from \$467 to \$688 for a studio and \$780 for a one-bedroom unit.³ In addition, it is expected that 24 of the units will be

³ Gailynn Evans, Lesley Senior Communities, personal communication April 20, 2009.

converted to assisted living units in the near future. This development is not at risk of conversion to market rates.

- Horizons is a 24-unit apartment complex for developmentally disabled persons. Development of the project involved a partnership among the Belmont Redevelopment Agency (RDA), federal Department of Housing and Urban Development (HUD), and Mid-Peninsula Housing Coalition (a non-profit organization). The Redevelopment Agency provided a \$330,000 long-term loan and HUD provided a \$2.1 million capital advance. The Section 8 contract expires in 2032. The units are income restricted by deed restrictions for very low-income households until the year 2039. Horizons is not at risk of conversion during the 2007-2019 period.

Other Government Funded Developments

San Mateo County provided CDBG funds to finance the construction of Crestview, Hiller Street, and North Road group homes providing 20 affordable units for very low-income disabled persons.

- Crestview was developed through a partnership between the Redevelopment Agency, San Mateo County Housing Authority, and Housing for Independent People (HIP), a non-profit housing provider. In 1990, the Agency provided a loan and the County contributed funds for the purchase and conversion of a single-family home to a six-bed residential care facility for disabled children from low-income families. The loan from the County matures in 2016; however, the City of Belmont owns the property. In 2009-2010 the City will provide funds to upgrade the building. The City intends to maintain the affordability of the facility; therefore, this facility is not considered at-risk.

Redevelopment Agency Assisted Developments

The Redevelopment Agency has provided funding for affordable housing to Belmont Vista, Belmont House, Sterling Point, Waltermire Apartments, Oxford Place, and The Belmont.

- Belmont Vista was completed in 2001 as a 98-unit senior living facility. The Belmont Redevelopment Agency has a 15-year agreement to subsidize 10 units for moderate income seniors. This agreement expires in 2014, which means these units have a high-risk of conversion to market rate during the planning period. This is the only publically-assisted facility in the City of Belmont at-risk.
- Belmont House was completed in 1995 as the first six-bed hospice in San Mateo County. This facility is restricted to very low-income households and is not at risk of conversion, since the City of Belmont owns the property and intends to maintain its affordability.
- Sterling Point is a 48-unit townhome development that includes seven moderate-income units. The Redevelopment Agency, in cooperation with a for-profit developer, sponsored a first-time homebuyer program for the seven moderate-income units. The affordability covenant on these units expires in 2039, so there is very little risk of conversion to market rate.
- Constructed in 1992, 631 Waltermire is a 10-unit apartment building that offers two units to moderate-income households. The earliest conversion date for these two units is 2039.
- The 21 single-family residences of the Oxford Place were completed in 2001. Three of the units were made available at below market rate, through an agreement with the City's

Redevelopment Agency. One of the units is owned by the Redevelopment Agency and will be maintained as a rental unit affordable to a moderate-income household.

- The Redevelopment Agency purchased two condominium units in The Belmont. One unit is rented to a very low-income household and the other to a moderate income household.
- The Redevelopment Agency facilitated the move and rehabilitation of the historic Emmett House as two affordable units. The units will be available for rent in 2010.
- The Redevelopment Agency has also purchased a mixed-use building at 876 El Camino Real near the Caltrain Station. The apartment will be maintained as an affordable rental unit.

Replacement or Preservation Options

To maintain the existing affordable housing stock, the City should either preserve the assisted units or facilitate development through one of three means: 1) provision of rental assistance to tenants using non-federal funds; 2) purchase of affordability covenants; 3) transfer of ownership to a nonprofit; and, (4) construction of replacement units.

Rental Assistance

Rental subsidies using non-federal (State, local or other) funding sources can be used to maintain affordability of the 10 affordable units at risk of converting to market rate in the Belmont Vista facility. The existing contract between the owner and the Redevelopment Agency subsidizes each unit \$14,700 per year for 15 years. To preserve the affordability the Redevelopment Agency would need to renegotiate the contract. Based on the existing terms, the subsidy would continue to be a total of \$147,000 per year, or \$2.2 million for 15 additional years.

Purchase of Affordability Covenants

Another option to preserve the units is to provide an incentive package to the owner to maintain the project as affordable housing. By providing lump sum financial incentives or on-going subsidies in rents, the City can ensure that some or all of the units remain affordable.

Transfer of Ownership

Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured indefinitely and the project would become potentially eligible for a greater range of governmental assistance.

Construction of Replacement Units

The construction of new low-income housing units is a means of replacing at-risk units that convert to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units, number of bedrooms, location, land costs, and type of construction. Assuming an average construction cost of \$267,000 per unit, it would cost approximately \$2.7 million (excluding land costs) to construct 10 new assisted units. Including land costs, the total costs to develop replacement units will be significantly higher.

Table 2-40 Replacement Costs – San Mateo County (2009)

<i>Fee/Cost Type</i>	<i>Cost per Unit</i>
Land Acquisition (20% total)	\$67,000
Construction (60% total)	\$200,000
Financing/Other (20% total)	\$67,000
Total Estimated Cost Per Unit	\$334,000

Source: City of Belmont, ABAG

Qualified Entities

Pursuant to California Government Code Section 65863.11, owners of government-assisted projects cannot terminate subsidy contracts, prepay a federally-assisted mortgage, or discontinue use restrictions without first providing an exclusive Notice of Opportunity to Submit an Offer to Purchase. This Notice is required to be sent to Qualified Entities at least 12 months prior to sale or termination of use restrictions. Qualified Entities are nonprofit or for profit organizations or individuals that agree to maintain the long-term affordability of projects. The organizations listed in Table 2-41 represent those identified by the California Department of Housing and Community Development as Qualified Entities.

Table 2-41 Qualified Entities - San Mateo County Vicinity (2009)

<i>Organization</i>	<i>Address</i>	<i>City</i>
Affordable Housing Foundation	PO Box 26516	San Francisco
BRIDGE Housing Corporation	One Hawthorne, Ste 400	San Francisco
Christian Church Homes of Northern California	303 Hegenberger Rd, Ste 201	Oakland
Community Home Builders and Associates	675 North First St, Ste 620	San Jose
Foundation for Affordable Housing, Inc.	2847 Story Rd	San Jose
Housing Corporation of America	31423 Coast Highway, Ste 7100	Laguna Beach
Lesley Senior Communities	4 West 4th Ave, Ste 408	San Mateo
Med-Peninsula Housing Coalition	303 Vintage park Drive, #250	Foster City
Northern California Land Trust, Inc.	3126 Shattuck	Berkeley
Palo Alto Housing Corporation	725 Alma St	Palo Alto
West Bay Housing Corporation	120 Howard St, #120	San Francisco

Source: California Department of Housing and Community Development, Entities Interested in Participating in California's First Right of Refusal Program Pursuant to Government Code Section 658363.11, downloaded from HCD website on March 11, 2009: <http://www.hcd.ca.gov/hpd/hrc/tech/presrv/>

2.6 REGIONAL HOUSING NEEDS

HOUSING NEEDS ALLOCATION

The Regional Housing Needs allocation process is a State mandate, devised to address the need for and planning of housing across a range of affordability and in all communities throughout the State. Each jurisdiction in the Bay Area (101 cities, 9 counties) is given a share of the anticipated regional housing need. The Bay Area's regional housing need is generally allocated by the California State Department of Housing and Community Development (HCD), and finalized through negotiations with the Association of Bay Area Governments (ABAG).

As allowed by State law, San Mateo County, in partnership with all twenty cities in the county, formed a subregion for the purposes of conducting the RHNA process. The San Mateo subregion designated the City/County Association of Governments (C/CAG) as the entity responsible for coordinating and implementing the subregional RHNA process. The San Mateo subregion's RHNA method paralleled, but was separate from, the Bay Area's process. The San Mateo subregion created its own methodology, issued draft allocations, and handled the revision and appeal processes. They also issued final allocations to members of the subregion. In the end, the San Mateo subregion housing allocation method mirrored ABAG's final method. Once units were allocated, using the ABAG formula, several cities in the San Mateo subregion agreed to transfer units. The following table shows the final housing allocation, as adjusted, for the City of Belmont for the 2007-2014 planning period.

Table 2-42 Final Regional Housing Needs Allocation – Belmont (2008)

	<i>Income for Family of 4</i>	<i>Total Units</i>
Very Low (approximately < 50% AMI)	\$56,550	91
Low (approximately < 80% AMI)	\$90,500	65
Moderate (approximately < 120% AMI)	\$116,150	77
Above Moderate (approximately > 120% AMI)		166
Total		399

Source: ABAG, adopted May 15, 2008

The RHNA indicates that approximately 39 percent of the housing need in Belmont should be affordable to very low and low income households. Jurisdictions may calculate the projected housing need for ELI households by using available census data to calculate the percentage/number of very low-income households that qualify as ELI households; or presume that 50 percent of very low-income households qualify as ELI households. Therefore, the projected need for units affordable to extremely low income households in Belmont is between 28 (7 percent of housing need) and 46 units (50 percent of very low income housing need).

UNITS APPROVED AND REMAINING NEED

Table 2-43 identifies the City's progress since January 2007 on fulfilling the regional housing needs. Between July 2006 and March 2009, the City has approved 32 new units to be built. These units are expected to be affordable to moderate income families due to the high density approved. Belmont's site inventory illustrates the capacity for the remaining 367 units.

Table 2-43 Units Built, Under Construction, or Approved since 2007 and Remaining Need – Belmont (2009)

Project Name	Status	Affordable Units by Income				Total New Units
		VL	L	M	AM	
1000 Sixth Avenue	Approved				3	3
Calmont Townhomes APN 045-023-100	Approved				3	3
Second Units	Approved		1			1
Single Family Homes	Approved				16	16
Subtotal Approved		0	1	0	22	23
Remaining Need		91	64	77	144	376

Source: City of Belmont, 2009